

1895.
—
VICTORIA.

SIXTEENTH ANNUAL REPORT

OF THE PROCEEDINGS OF

THE GOVERNMENT STATIST

IN CONNEXION WITH

FRIENDLY SOCIETIES.

REPORT FOR THE YEAR 1893,

TO WHICH ARE APPENDED

VALUATIONS OF FRIENDLY SOCIETIES, STATISTICS OF FRIENDLY
SOCIETIES, ETC.

PRESENTED TO BOTH HOUSES OF PARLIAMENT PURSUANT TO ACT 54 VICT. No. 1094, SECTION 10.

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SUMMARY AND DETAILED TABLES EXCEPTED.

Year.	Compendium of Contents.
1876	Members, Sickness, Deaths, and Causes of Death, at Quinquennial Ages, 1876 (pp. 4, 5).
1877	Specimen of—Card (p. vii); Return A—Funds, Receipts, Expenditure; Return B—Sickness, Mortality, &c., (pp. viii, ix); Valuation of a Friendly Society (p. xi); Rates of Sickness and Mortality, and Disbursements therefor, 1876, in Victorian Friendly Societies at Quinquennial Age-periods; Sickness and Mortality in Victoria and England compared (p. xiii).
1878	Misappropriation of Sick and Funeral Funds to the Incidental Fund (p. xi).
1879	<i>Parliamentary Paper, No. 7</i> : Sick Unions (p. 7); Forms of Accounts, Balance Sheets, and Valuations; Instructions and Fees to Public Valuers and Auditors (pp. 7-17); Valuation Tables at 4 per cent., with explanatory observations by the Actuary (p. 17); <i>Parliamentary Paper, No. 32</i> : Opinions of Counsel (M.U.I.O.O.F.)—Trustees must invest Society's money to best advantage, Lodge debt to Sick and Funeral Fund must be repaid (p. viii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xiii).
1880	Specimen of Valuation Forms (with explanatory observations by the Actuary), Accounts, Night-book (pp. x, xxi); Fees for Valuations (p. xviii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xviii).
1881	Memorandum on English Valuations, by Mr. J. M. Ludlow, Chief Registrar (p. viii); Opinion of Counsel (M.U.I.O.O.F.)—Misapplication of Interest (p. ix); Explanatory Observations on the Valuations by the Actuary (p. xix).
1882	Remarks on First Valuation of M.U.I.O.O.F., the capital must increase as quickly as the net liability (pp. viii, lv); Valuable Works on Friendly Societies (p. ix); Benefits and Contributions (pp. ix and lxxii); Ballarat District, M.U.I.O.O.F., on how to remedy Deficiencies of Lodges (p. xi); Sick Unions (p. xii); Inequity of equal funeral levy system (p. xiv); Royal Commission on Friendly Societies in N.S.W. (p. xvi); Valuations in N.Z., Working of a Sickness Assurance Fund, by Mr. R. P. Hardy (p. xix); The gain and loss from discontinuances (p. lxi); Judicious Investment of Funds (p. lxxviii); Mortality of Widows (p. lxxix); Valuation Tables at 3 to 5½ per cent., with explanatory observations by the Actuary (p. xc); Contributions payable quarterly (p. ci); M.U. Sickness Experience, England, 1846-8, 1856-60, 1866-70 (p. ciii); Liability and Contributions at Interest Rates, 0 and 3 to 5½ per cent. (p. cviii).
1883	English Friendly Societies and Memorandum on the Valuations by the Actuary, Mr. W. Sutton (p. xi); Report of English A.O.F. (p. xiv); Equitable Sick and Funeral Levies (p. xliii).
1884	Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xi); Opinions of Counsel (M.U.I.O.O.F.)—Illegality of voting money for Entertaining Deputies and of Levy for Almshouses (p. xv); Actuarial Fees for Valuations, Certificates, and Preparation of Tables (p. xxxv); Mortality and Sickness of Miners (p. xxxix).
1885	Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xiv); Tabular Summary of First Quinquennial Valuation, factors taken into account therein, and Societies compared in respect thereto (p. viii); Societies which have and have not increased Members' Contributions (p. xvi); Decision of Supreme Court (G.U.O.F.G.)—Hotham Lodge (p. xvii); Division of Graduated Contributions (p. xix); Sickness of Female Members (p. 7).
1886	Societies which have and have not increased Members' Contributions (p. xii); Division of Graduated Contributions (p. xv); Canon Blackley's Scheme of National Provident Assurance (p. xvi); Accumulation of money at interest (p. 41).
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1888	Societies which have and have not increased Members' Contributions (p. x); Benefits and Contributions (pp. xi, 48); Friendly Societies in the several Australasian Colonies (p. xxiii); Adequate Graduated Contributions properly divided (p. 10); Inequity of equal Funeral Levies (p. 22).
1889	Tabular Summary and Report on Second Quinquennial Valuation (pp. viii-xxiv); Contributions for same benefits in M.U. and A.O.F., England, Societies in New Zealand, and in A.N.A. and A.O.F., Melbourne District, Victoria (p. xvii); Experience of M.U., A.O.F., and I.O.R., England (p. xx); Societies which have and have not increased Members' Contributions (p. xxiv); Privileges of Registered and Disabilities of Unregistered Friendly Societies (p. xxv).
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1891	Decennial Experience of Friendly Societies—The M.U.I.O.O.F., Victoria, 1881-90—Explanation of the method employed to collect the experience; Decennial rates of Mortality, Sickness and Exclusions; Comparison of the Victorian M.U. rates of Mortality, Sickness and Exclusions, with the Corresponding Rates in English Societies on the basis of Proportional Distribution of Members (Appendix B).
1892	Numerical and Financial Progress of the Thirteen Largest Societies, 1878-92 and 1891-2 (p. xvi); Extent of the Friendly Society movement in the Colonies (p. xix).

THE THREE QUINQUENNIAL VALUATIONS: PERIOD AND DATE OF COMPLETION.

First Valuation.			Second Valuation.			Third Valuation.		
Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.
A.O.F., Court Ararat ..	1880	10.11.81	M.U.I.O.O.F.	1885	31.12.86	A.O.F., Court Ararat ..	1890	11.2.92
M.U.I.O.O.F.	1880	22.8.82	A.O.F., Court Ararat ..	1885	4.2.87	M.U.I.O.O.F.	1890	5.3.92
St.P.S., Melbourne District ..	1881	25.11.82	A.O.F., Court Unity ..	1886	16.6.87	A.O.F., Court Unity ..	1891	13.3.93
A.O.F., Court Unity ..	1881	2.12.82	I.O.O.F.	1886	24.12.87	I.O.R.	1891	26.7.93
I.O.O.F.	1881	23.12.82	I.O.R.	1886	10.2.88	G.U.O.F.G.	1891	13.11.93
U.A.O.D.	1881	24.8.83	St.P.S., Melbourne District	1886	29.3.88	I.O.O.F.	1891	14.2.94
A.O.F., Melbourne District ..	1881	24.9.83	U.A.O.D.	1886	12.7.88	U.A.O.D.	1891	12.6.94
G.U.O.F.G.	1881	10.10.83	A.O.F., Ovens and Murray District	1886	6.9.88	A.O.F., Ovens and Murray District	1891	22.8.94
P.M.B.S.	1881	15.11.83	A.O.F., Portland District ..	1886	4.10.88	A.O.F., Portland District ..	1891	30.8.94
A.O.F., Portland District ..	1881	22.11.83	G.U.O.F.G.	1886	30.10.88	St.P.S., Melbourne District	1891	6.9.94
A.O.F., Ovens and Murray District	1881	30.11.83	A.O.F., Melbourne District..	1886	31.1.89	A.O.F., Melbourne District ..	1891	28.11.94
I.O.R.	1881	19.12.83	O.St.A., S.C.	1887	11.3.89	A.O.F., Ballarat District ..	1892	
A.O.F., Court Freedom ..	1882	7.4.84	O.S.T., Victoria Grand Division	1888	17.1.90	A.O.F., Bendigo District ..	1892	
O.S.T., Victoria Grand Division	1882	10.4.84	O.S.T., Melbourne Grand Division	1888	28.1.90	A.O.F., Geelong and Western District	1892	
A.O.S.	1882	25.4.84	O.S.T., Ballarat and Sandhurst Grand Division	1888	3.2.90	A.O.F., Court Freedom ..	1892	
A.O.F., Geelong and Western District	1882	9.5.84	G.U.O.O.F.	1888	19.2.90	O.St.A.	1892	
A.O.F., Bendigo District ..	1882	30.5.84	O.St.A.	1887	25.2.90	O.St.A., S.C.	1892	
A.N.A.	1882	23.6.84	A.N.A.	1887	7.3.90	P.A.F.S.	1892	
O.St.A., S.C.	1882	11.7.84	P.A.F.S.	1887	8.5.90	A.N.A.	1892	
O.St.A.	1882	13.8.84	A.O.F., Bendigo District ..	1887	28.5.90	A.O.S.	1892	
P.A.F.S.	1882	25.8.84	A.O.F., Court Freedom ..	1887	6.6.90	I.N.F.*	1893	
A.O.F., Ballarat District ..	1882	1.11.84	A.O.F., Geelong and Western District	1887	18.6.90	G.U.O.O.F.	1893	
St.P.S., Geelong and Western District	1883	1.11.84	G.S.R.S.	1888	8.7.90	A.O.F., Grenville District ..	1893	
A.O.F., Court Amherst ..	1883	7.11.84	U.L.F.S.	1888	12.7.90	A.O.F., Warrnambool District	1893	
St.M.T.A.B.S.	1883	4.12.84	A.O.F., Ballarat District ..	1887	9.8.90	A.O.F., Court Amherst ..	1893	
G.U.O.O.F.	1883	29.12.84	H.A.C.B.S.	1888	26.8.90	O.S.T., Ballarat and Sandhurst Grand Division	1893	
O.S.T., Ballarat and Sandhurst Grand Division	1883	24.1.85	St.M.T.A.B.S.	1888	29.8.90	O.S.T., Melbourne Grand Division	1893	
G.S.R.S.	1883	12.6.85	A.O.F., Court Amherst ..	1888	1.9.90	O.S.T., Victoria Grand Division	1893	
A.O.F., Grenville District ..	1883	5.8.85	A.O.S.	1887	15.9.90	H.A.C.B.S.	1893	
A.O.F., Warrnambool District	1883	22.12.85	A.O.F., Warrnambool District	1888	7.11.90	St.P.S., Geelong and Western District	1893	
O.S.T., Melbourne Grand Division	1883	23.1.86	St.P.S., Geelong and Western District	1888	11.12.90	G.S.R.S.	1893	
H.A.C.B.S.	1883	19.3.86	A.O.F., Grenville District ..	1888	18.12.90	St.M.T.A.B.S.	1893	
U.L.F.S.	1883	4.10.86				U.L.F.S.	1893	
						M.T.B.S.*	1893	

* First valuation.

EXPLANATION OF INITIALS USED IN THE REPORT.

A.N.A.	Australian Natives' Association.
A.O.F.	Ancient Order of Foresters.
A.O.S.	Ancient Order of Shepherds.
C.M.P.S.	Congregational Ministers' Provident Society.
G.S.R.S.	German Sick and Relief Society.
G.U.O.F.G.	Grand United Order of Free Gardeners.
G.U.O.O.F.	Grand United Order of Odd Fellows.
H.A.C.B.S.	Hibernian-Australasian Catholic Benefit Society.
I.N.F.	Irish National Foresters.
I.O.O.F.	Independent Order of Odd Fellows.
I.O.R.	Independent Order of Rechabites.
M.T.B.S.	Melbourne Tramway Benefit Society.
M.U.I.O.O.F.	Manchester Unity Independent Order of Odd Fellows.
O.S.T.	Order of Sons of Temperance.
O.St.A.	Order of St. Andrew.
O.St.A., S.C.	Order of St. Andrew, Scottish Constitution.
P.A.F.S.	Protestant Alliance Friendly Society.
St.M.T.A.B.S.	St. Mary's Total Abstinence Benefit Society.
St.P.S.	St. Patrick's Society.
U.A.O.D.	United Ancient Order of Druids.
U.L.F.S.	United Labourers' Friendly Society.

SIXTEENTH ANNUAL REPORT.

1. In accordance with the provisions of the *Friendly Societies Act* 1890 (54 Vict. No. 1094, s. 10), the Government Statist submits his Sixteenth Annual Report on the proceedings and principal matters transacted by him in connexion with Friendly Societies and upon the valuations of Friendly Societies returned to or caused to be made by him during the year 1893.

PROCEEDINGS DURING THE YEAR.

2. Towards the close of the year 1892 about 6,500 forms, to contain the information the Friendly Societies Act requires every registered Society to furnish annually to the Government Statist, were sent to the central bodies for the use of every branch in Victoria; these forms, having been filled up by the secretaries, were forwarded to the Government Statist during 1893; on their reception they were carefully examined, and, when the entries were found to be defective, erroneous, or misleading, were sent back for correction; the particulars relating to each branch were then tabulated and the total figures for each Society and District subsequently printed in Appendix C to the Fifteenth Annual Report. For the purpose of collecting the returns for the year 1893, the necessary forms were similarly despatched to the Societies at the close of the year. The information which had been supplied by the secretaries as to the sickness, mortality, entries and exits of the members for the year 1892 were also copied during the year into the cards (whereof there are now in the office over 110,000) appropriated to keeping a record of the experience of the Societies.

3. All fees received by the Government Statist in connexion with Friendly Societies are for services performed by the Departmental Actuary. The amounts are paid in stamps, and no portion is retained by the Actuary or other officer for his own use. The services alluded to are:—(1) Quinquennial valuations; (2) Certifying to rules and amendments of rules affecting contributions and benefits; (3) Preparing tables of contributions.*

4. The following is a statement of the fees received by the Government Statist in each year since the regulations for their reception were first gazetted :—

FEES RECEIVED FROM FRIENDLY SOCIETIES, 1881 TO 1893.

Year.	Amounts received for—			Total Fees received.
	Valuations.	Certifying to Rates of Contributions.	Preparing Tables of Contributions.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1881 ...	0 16 8	...	...	0 16 8
1882 ...	538 17 5	...	...	538 17 5
1883 ...	73 0 0	...	...	73 0 0
1884 ...	35 0 9	...	42 0 0	77 0 9
1885 ...	4 16 4	11 3 6	6 6 0	22 5 10
1886 ...	173 18 6	6 11 6	32 3 0	212 13 0
1887 ...	331 9 11	4 12 0	10 10 0	346 11 11
1888 ...	126 11 9	6 11 6	...	133 3 3
1889 ...	128 3 3	1 1 0	4 4 0	133 8 3
1890 ...	14 19 3	6 14 0	3 3 0	24 16 3
1891 ...	200 13 7	9 19 6	...	210 13 1
1892 ...	451 11 3	8 18 6	...	460 9 9
1893 ...	141 9 2	2 2 0	10 10 0	154 1 2
Total ...	2,221 7 10	57 13 6	108 16 0	2,387 17 4

* The Regulations under the Friendly Societies Act prescribing the amount of fees for actuarial services to be paid by the Societies are Nos. 58, 59, 60, 60A.

THE VALUATIONS DURING 1893.

Branches,
members,
ages.

5. The Third Quinquennial Valuation of the following Societies are given in detail in Appendix A to this Report—the I.O.O.F., U.A.O.D., the Ovens and Murray, Portland, and Melbourne Districts, A.O.F.; by bringing forward particulars relating to the M.U.I.O.O.F., I.O.R., G.U.O.F.G., and Courts Unity and Ararat, A.O.F., an opportunity is afforded of ascertaining the condition of these ten Societies at the end of three consecutive periods of five years, and of noting the numerical and financial progress made thereby. The change which has taken place in the number of members and in their respective ages, taken as a whole, is shown in the subjoined table :—

NUMBER OF BRANCHES AND MEMBERS, WITH THE AVERAGE AGE OF MEMBERS, AT THE FIRST, SECOND, AND THIRD VALUATIONS OF SOCIETIES THRICE VALUED.

Society.	Branches.			Members.			Average Age of Members.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
							Years.	Years.	Years.
M.U.I.O.O.F. ...	146	159	184	12,796	15,186	18,172	37	37½	37½
I.O.R. ...	140	136	165	5,293	5,716	8,162	34½	35	33½
G.U.O.F.G. ...	13	16	23	583	646	1,222	35½	36½	35½
Court Unity, A.O.F. ...	1	1	1	224	187	166	48½	53	55
" Ararat, " ...	1	1	1	51	49	43	42½	46	49½
I.O.O.F. ...	44	53	73	3,807	4,711	6,341	32½	34½	34½
U.A.O.D. ...	48	72	95	3,456	5,939	7,824	33½	32½	34
Melbourne District, A.O.F. ...	73	76	81	6,273	8,223	9,155	40½	38½	39
Ovens and Murray District, A.O.F. ...	4	5	5	305	379	344	38	39	40
Portland District, A.O.F. ...	7	6	7	472	435	469	41	44½	44½

Benefits and
contribu-
tions.

6. The nature of the assurance benefits given in these Societies and the annual contribution paid therefor on the average at the several investigations are stated in the subjoined table :—

THE SICK AND FUNERAL BENEFITS AND THE AVERAGE ANNUAL CONTRIBUTION PER MEMBER AT EACH VALUATION IN THE SOCIETIES THRICE VALUED.

Society.	Sick Pay per week during 1st, 2nd, 3rd, 4th Six Months and after; Funeral Donation—Member, Wife.		Average Annual Contribution per Member.		
			First Valuation.	Second Valuation.	Third Valuation.
			s. d.	s. d.	s. d.
M.U.I.O.O.F. ...	20s., 13s. 4d., 10s.;	£20 £10	26 0	30 4	32 7
I.O.R. ...	20s., 20s., 10s., 5s.;	£20 £15	28 0	32 0	31 4
G.U.O.F.G. ...	20s., 13s., 7s. 6d.;	£20 £10	26 0	30 9	30 7
Court Unity, A.O.F. ...	20s., 10s., 10s., 5s.;	£20 £10	38 2	38 6	38 4
" Ararat, " ...	20s., 10s., 5s.;	£20 £10	28 2	32 9	33 0
I.O.O.F. ...	20s., 12s. 6d., 5s.;	£20 £10	30 0	32 6	32 6
U.A.O.D. ...	20s., 10s., 5s.;	£20 £10	26 0	28 4	28 5
Melbourne District, A.O.F. ...	20s., 10s., 5s.;	£20 £10	27 2	27 0	28 3
Ovens and Murray District, A.O.F. ...	20s., 10s., 5s.;	£20 £10	26 10	26 8	26 10
Portland District, A.O.F. ...	20s., 10s., 5s.;	£20 £10	27 6	27 2	27 1

Interest and
capital per
member.

7. The amount of the Sick and Funeral Fund capital per member at the end of each quinquennial period and the rate of interest realized on the average during each period, as given in the Summary Tables for the several years, were as follow :—

THE AVERAGE RATE OF INTEREST PER CENT. AND CAPITAL PER MEMBER IN THE SICK AND FUNERAL FUND AT EACH QUINQUENNIAL PERIOD IN THE SOCIETIES THRICE VALUED.

Society.	Annual Rate of Interest per cent.			Capital per Member.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
				£ s. d.	£ s. d.	£ s. d.
M.U.I.O.O.F. ...	5'1	5'4	5'4	14 0 0	14 18 0	16 15 0
I.O.R. ...	5'4	5'2	5'4	10 17 0	14 3 0	13 13 0
G.U.O.F.G. ...	4'2	4'2	4'6	5 7 0	8 8 0	7 18 0
Court Unity, A.O.F. ...	6'3	6'6	6'7	20 11 0	29 18 0	34 9 0
" Ararat, " ...	5'8	5'3	6'3	13 16 0	19 8 0	27 17 0
I.O.O.F. ...	5'0	5'0	5'5	5 14 0	9 11 0	6 12 0
U.A.O.D. ...	5'3	5'5	6'3	4 15 0	6 10 0	8 6 0
Melbourne District, A.O.F. ...	5'0	4'8	5'5	8 15 0	8 9 0	9 8 0
Ovens and Murray Dis- trict, A.O.F. ...	4'5	4'0	4'5	13 2 0	17 19 0	18 2 0
Portland District, A.O.F. ...	4'3	4'3	4'0	14 8 0	19 7 0	18 13 0

THE THREE QUINQUENNIAL VALUATIONS: PERIOD AND DATE OF COMPLETION.

First Valuation.			Second Valuation.			Third Valuation.		
Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.
A.O.F., Court Ararat ..	1880	10.11.81	M.U.I.O.O.F. ..	1885	31.12.86	A.O.F., Court Ararat ..	1890	11.2.92
M.U.I.O.O.F. ..	1880	22.8.82	A.O.F., Court Ararat ..	1885	4.2.87	M.U.I.O.O.F. ..	1890	5.3.92
St.P.S., Melbourne District ..	1881	25.11.82	A.O.F., Court Unity ..	1886	16.6.87	A.O.F., Court Unity ..	1891	13.3.93
A.O.F., Court Unity ..	1881	2.12.82	I.O.O.F. ..	1886	24.12.87	I.O.R. ..	1891	26.7.93
I.O.O.F. ..	1881	23.12.82	I.O.R. ..	1886	10.2.88	G.U.O.F.G. ..	1891	13.11.93
U.A.O.D. ..	1881	24.8.83	St.P.S., Melbourne District	1886	29.3.88	I.O.O.F. ..	1891	14.2.94
A.O.F., Melbourne District ..	1881	24.9.83	U.A.O.D. ..	1886	12.7.88	U.A.O.D. ..	1891	12.6.94
G.U.O.F.G. ..	1881	10.10.83	A.O.F., Ovens and Murray District	1886	6.9.88	A.O.F., Ovens and Murray District	1891	22.8.94
P.M.B.S. ..	1881	15.11.83	A.O.F., Portland District ..	1886	4.10.88	A.O.F., Portland District ..	1891	30.8.94
A.O.F., Portland District ..	1881	22.11.83	G.U.O.F.G. ..	1886	30.10.88	St.P.S., Melbourne District	1891	6.9.94
A.O.F., Ovens and Murray District	1881	30.11.83	A.O.F., Melbourne District..	1886	31.1.89	A.O.F., Melbourne District..	1891	28.11.94
I.O.R. ..	1881	19.12.83	O.St.A., S.C. ..	1887	11.3.89	A.O.F., Ballarat District ..	1892	
A.O.F., Court Freedom ..	1882	7.4.84	O.S.T., Victoria Grand Division	1888	17.1.90	A.O.F., Bendigo District ..	1892	
O.S.T., Victoria Grand Division	1882	10.4.84	O.S.T., Melbourne Grand Division	1888	28.1.90	A.O.F., Geelong and Western District	1892	
A.O.S. ..	1882	25.4.84	O.S.T., Ballarat and Sandhurst Grand Division	1888	3.2.90	A.O.F., Court Freedom ..	1892	
A.O.F., Geelong and Western District	1882	9.5.84	G.U.O.O.F. ..	1888	19.2.90	O.St.A. ..	1892	
A.O.F., Bendigo District ..	1882	30.5.84	O.St.A. ..	1887	25.2.90	O.St.A., S.C. ..	1892	
A.N.A. ..	1882	23.6.84	A.N.A. ..	1887	7.3.90	P.A.F.S. ..	1892	
O.St.A., S.C. ..	1882	11.7.84	P.A.F.S. ..	1887	8.5.90	A.N.A. ..	1892	
O.St.A. ..	1882	13.8.84	A.O.F., Bendigo District ..	1887	28.5.90	A.O.S. ..	1892	
P.A.F.S. ..	1882	25.8.84	A.O.F., Court Freedom ..	1887	6.6.90	I.N.F. * ..	1893	
A.O.F., Ballarat District ..	1882	1.11.84	A.O.F., Geelong and Western District	1887	18.6.90	G.U.O.O.F. ..	1893	
St.P.S., Geelong and Western District	1883	1.11.84	G.S.R.S. ..	1888	8.7.90	A.O.F., Grenville District ..	1893	
A.O.F., Court Amherst ..	1883	7.11.84	U.L.F.S. ..	1888	12.7.90	A.O.F., Warrnambool District	1893	
St.M.T.A.B.S. ..	1883	4.12.84	A.O.F., Ballarat District ..	1887	9.8.90	A.O.F., Court Amherst ..	1893	
G.U.O.O.F. ..	1883	29.12.84	H.A.C.B.S. ..	1888	26.8.90	O.S.T., Ballarat and Sandhurst Grand Division	1893	
O.S.T., Ballarat and Sandhurst Grand Division	1883	24.1.85	St.M.T.A.B.S. ..	1888	29.8.90	O.S.T., Melbourne Grand Division	1893	
G.S.R.S. ..	1883	12.6.85	A.O.F., Court Amherst ..	1888	1.9.90	O.S.T., Victoria Grand Division	1893	
A.O.F., Grenville District ..	1883	5.8.85	A.O.S. ..	1887	15.9.90	H.A.C.B.S. ..	1893	
A.O.F., Warrnambool District	1883	22.12.85	A.O.F., Warrnambool District	1888	7.11.90	St.P.S., Geelong and Western District	1893	
O.S.T., Melbourne Grand Division	1883	23.1.86	St.P.S., Geelong and Western District	1888	11.12.90	G.S.R.S. ..	1893	
H.A.C.B.S. ..	1883	19.3.86	A.O.F., Grenville District ..	1888	18.12.90	St.M.T.A.B.S. ..	1893	
U.L.F.S. ..	1883	4.10.86				U.L.F.S. ..	1893	
						M.T.B.S. *	1893	

* First valuation.

EXPLANATION OF INITIALS USED IN THE REPORT.

A.N.A. ...	Australian Natives' Association.
A.O.F. ...	Ancient Order of Foresters.
A.O.S. ...	Ancient Order of Shepherds.
C.M.P.S....	Congregational Ministers' Provident Society.
G.S.R.S. ...	German Sick and Relief Society.
G.U.O.F.G. ...	Grand United Order of Free Gardeners.
G.U.O.O.F. ...	Grand United Order of Odd Fellows.
H.A.C.B.S. ...	Hibernian-Australasian Catholic Benefit Society.
I.N.F. ...	Irish National Foresters.
I.O.O.F. ...	Independent Order of Odd Fellows.
I.O.R. ...	Independent Order of Rechabites.
M.T.B.S. ...	Melbourne Tramway Benefit Society.
M.U.I.O.O.F. ...	Manchester Unity Independent Order of Odd Fellows.
O.S.T. ...	Order of Sons of Temperance.
O.St.A. ...	Order of St. Andrew.
O.St.A., S.C. ...	Order of St. Andrew, Scottish Constitution.
P.A.F.S. ...	Protestant Alliance Friendly Society.
St.M.T.A.B.S. ...	St. Mary's Total Abstinence Benefit Society.
St.P.S. ...	St. Patrick's Society.
U.A.O.D. ...	United Ancient Order of Druids.
U.L.F.S....	United Labourers' Friendly Society.

SIXTEENTH ANNUAL REPORT.

1. In accordance with the provisions of the *Friendly Societies Act* 1890 (54 Vict. No. 1094, s. 10), the Government Statist submits his Sixteenth Annual Report on the proceedings and principal matters transacted by him in connexion with Friendly Societies and upon the valuations of Friendly Societies returned to or caused to be made by him during the year 1893.

PROCEEDINGS DURING THE YEAR.

2. Towards the close of the year 1892 about 6,500 forms, to contain the information the Friendly Societies Act requires every registered Society to furnish annually to the Government Statist, were sent to the central bodies for the use of every branch in Victoria; these forms, having been filled up by the secretaries, were forwarded to the Government Statist during 1893; on their reception they were carefully examined, and, when the entries were found to be defective, erroneous, or misleading, were sent back for correction; the particulars relating to each branch were then tabulated and the total figures for each Society and District subsequently printed in Appendix C to the Fifteenth Annual Report. For the purpose of collecting the returns for the year 1893, the necessary forms were similarly despatched to the Societies at the close of the year. The information which had been supplied by the secretaries as to the sickness, mortality, entries and exits of the members for the year 1892 were also copied during the year into the cards (whereof there are now in the office over 110,000) appropriated to keeping a record of the experience of the Societies.

3. All fees received by the Government Statist in connexion with Friendly Societies are for services performed by the Departmental Actuary. The amounts are paid in stamps, and no portion is retained by the Actuary or other officer for his own use. The services alluded to are:—(1) Quinquennial valuations; (2) Certifying to rules and amendments of rules affecting contributions and benefits; (3) Preparing tables of contributions.*

4. The following is a statement of the fees received by the Government Statist in each year since the regulations for their reception were first gazetted :—

FEES RECEIVED FROM FRIENDLY SOCIETIES, 1881 TO 1893.

Year.	Amounts received for—			Total Fees received.
	Valuations.	Certifying to Rates of Contributions.	Preparing Tables of Contributions.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1881 ...	0 16 8	...	...	0 16 8
1882 ...	538 17 5	...	...	538 17 5
1883 ...	73 0 0	...	...	73 0 0
1884 ...	35 0 9	...	...	77 0 9
1885 ...	4 16 4	11 3 6	6 6 0	22 5 10
1886 ...	173 18 6	6 11 6	32 3 0	212 13 0
1887 ...	331 9 11	4 12 0	10 10 0	346 11 11
1888 ...	126 11 9	6 11 6	...	133 3 3
1889 ...	128 3 3	1 1 0	4 4 0	133 8 3
1890 ...	14 19 3	6 14 0	3 3 0	24 16 3
1891 ...	200 13 7	9 19 6	...	210 13 1
1892 ...	451 11 3	8 18 6	...	460 9 9
1893 ...	141 9 2	2 2 0	10 10 0	154 1 2
Total ...	2,221 7 10	57 13 6	108 16 0	2,387 17 4

* The Regulations under the Friendly Societies Act prescribing the amount of fees for actuarial services to be paid by the Societies are Nos. 58, 59, 60, 60a.

THE VALUATIONS DURING 1893.

Branches,
members,
ages.

5. The Third Quinquennial Valuation of the following Societies are given in detail in Appendix A to this Report—the I.O.O.F., U.A.O.D., the Ovens and Murray, Portland, and Melbourne Districts, A.O.F.; by bringing forward particulars relating to the M.U.I.O.O.F., I.O.R., G.U.O.F.G., and Courts Unity and Ararat, A.O.F., an opportunity is afforded of ascertaining the condition of these ten Societies at the end of three consecutive periods of five years, and of noting the numerical and financial progress made thereby. The change which has taken place in the number of members and in their respective ages, taken as a whole, is shown in the subjoined table :—

NUMBER OF BRANCHES AND MEMBERS, WITH THE AVERAGE AGE OF MEMBERS, AT THE FIRST, SECOND, AND THIRD VALUATIONS OF SOCIETIES THRICE VALUED.

Society.	Branches.			Members.			Average Age of Members.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
							Years.	Years.	Years.
M.U.I.O.O.F.	146	159	184	12,796	15,186	18,172	37	37½	37½
I.O.R.	140	136	165	5,293	5,716	8,162	34½	35	33½
G.U.O.F.G.	13	16	23	583	646	1,222	35½	36½	35½
Court Unity, A.O.F.	1	1	1	224	187	166	48½	53	55
" Ararat, " 	1	1	1	51	49	43	42½	46	49½
I.O.O.F.	44	53	73	3,807	4,711	6,341	32½	34½	34½
U.A.O.D.	48	72	95	3,456	5,939	7,824	33½	32½	34
Melbourne District, A.O.F. ...	73	76	81	6,273	8,223	9,155	40½	38½	39
Ovens and Murray District, A.O.F. ...	4	5	5	305	379	344	38	39	40
Portland District, A.O.F. ...	7	6	7	472	435	469	41	44½	44½

Benefits and
contribu-
tions.

6. The nature of the assurance benefits given in these Societies and the annual contribution paid therefor on the average at the several investigations are stated in the subjoined table :—

THE SICK AND FUNERAL BENEFITS AND THE AVERAGE ANNUAL CONTRIBUTION PER MEMBER AT EACH VALUATION IN THE SOCIETIES THRICE VALUED.

Society.	Sick Pay per week during 1st, 2nd, 3rd, 4th Six Months and after; Funeral Donation—Member, Wife.		Average Annual Contribution per Member.		
			First Valuation.	Second Valuation.	Third Valuation.
			s. d.	s. d.	s. d.
M.U.I.O.O.F.	20s., 13s. 4d., 10s.;	£20 £10	26 0	30 4	32 7
I.O.R.	20s., 20s., 10s., 5s.;	£20 £15	28 0	32 0	31 4
G.U.O.F.G.	20s., 13s., 7s. 6d.;	£20 £10	26 0	30 9	30 7
Court Unity, A.O.F.	20s., 10s., 10s., 5s.;	£20 £10	38 2	38 6	38 4
" Ararat, " 	20s., 10s., 5s.;	£20 £10	28 2	32 9	33 0
I.O.O.F.	20s., 12s. 6d., 5s.;	£20 £10	30 0	32 6	32 6
U.A.O.D.	20s., 10s., 5s.;	£20 £10	26 0	28 4	28 5
Melbourne District, A.O.F. ...	20s., 10s., 5s.;	£20 £10	27 2	27 0	28 3
Ovens and Murray District, A.O.F. ...	20s., 10s., 5s.;	£20 £10	26 10	26 8	26 10
Portland District, A.O.F. ...	20s., 10s., 5s.;	£20 £10	27 6	27 2	27 1

Interest and
capital per
member.

7. The amount of the Sick and Funeral Fund capital per member at the end of each quinquennial period and the rate of interest realized on the average during each period, as given in the Summary Tables for the several years, were as follow :—

THE AVERAGE RATE OF INTEREST PER CENT. AND CAPITAL PER MEMBER IN THE SICK AND FUNERAL FUND AT EACH QUINQUENNIAL PERIOD IN THE SOCIETIES THRICE VALUED.

Society.	Annual Rate of Interest per cent.			Capital per Member.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
M.U.I.O.O.F.	5'1	5'4	5'4	14 0 0	14 18 0	16 15 0
I.O.R.	5'4	5'2	5'4	10 17 0	14 3 0	13 13 0
G.U.O.F.G.	4'2	4'2	4'6	5 7 0	8 8 0	7 18 0
Court Unity, A.O.F.	6'3	6'6	6'7	20 11 0	29 18 0	34 9 0
" Ararat, " 	5'8	5'3	6'3	13 16 0	19 8 0	27 17 0
I.O.O.F.	5'0	5'0	5'5	5 14 0	9 11 0	6 12 0
U.A.O.D.	5'3	5'5	6'3	4 15 0	6 10 0	8 6 0
Melbourne District, A.O.F. ...	5'0	4'8	5'5	8 15 0	8 9 0	9 8 0
Ovens and Murray Dis- trict, A.O.F.	4'5	4'0	4'5	13 2 0	17 19 0	18 2 0
Portland District, A.O.F. ...	4'3	4'3	4'0	14 8 0	19 7 0	18 13 0

8. The relation of the liabilities to the assets of a Society is materially affected by the actual rates of sickness, mortality, and exclusions prevailing among the members in comparison with the expected rates according to the standard table and the age-distribution of the membership. An illustration is given in detail of the mode of making such a comparison in the Report for 1891 (*Fourteenth Annual Report of the Government Statist on Friendly Societies*, App. B, p. 26, par. 5). The result of such a comparison in respect to the above Societies is contained in the table following:—

Experience:
actual and
expected.

QUINQUENNIAL EXPERIENCE OF SICKNESS, MORTALITY, AND EXCLUSIONS GREATER (+) OR LESS (−) PER CENT. THAN THAT OF THE M.U.I.O.O.F., ENGLAND, 1866–70, AT EACH VALUATION OF SOCIETIES THRICE VALUED.

Society.	Sickness.			Mortality.			Exclusions.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
	%	%	%	%	%	%	%	%	%
M.U.I.O.O.F. ...	+17	+16	+12	−10	−11	−11	+81	+58	+97
I.O.R. ...	+7	+6	+9	−32	−24	−26	+233	+149	+181
G.U.O.F.G. ...	−32	−27	−17	−21	−2	−6	+387	+341	+427
Court Unity, A.O.F. ...	+12	+34	+46	+2	−10	+36	+173	+70	+124
„ Ararat, „ ...	−20	−26	−26	−77	−55	−25	+174	+123	+199
I.O.O.F. ...	−22	−17	−8	−19	−11	−5	+254	+214	+223
U.A.O.D. ...	−6	−11	−1	+7	−8	+6	+283	+312	+251
Melbourne District, A.O.F. ...	−3	−10	−14	+2	−3	...	+107	+82	+111
Ovens and Murray District, A.O.F. ...	+6	−49	−28	−6	−7	−61	+223	+158	+159
Portland District, A.O.F. ...	−27	−26	−6	−35	−65	−5	+115	+4	+57

9. The financial position of the Sick and Funeral Funds of the Societies which have been thrice valued is given in the subjoined table:—

Valuation
Balance-
sheets.

THE VALUATION BALANCE-SHEETS OF EACH SOCIETY THRICE VALUED.

Society.	Value of Sick Pay.	Value of Sums payable at Death.	Total Liabilities.	Value of Contributions.	Net Liability.	Capital.	Surplus, +; Deficiency, −.
	£	£	£	£	£	£	£
FIRST VALUATION.							
M.U.I.O.O.F. ...	397,067	95,882	492,949	217,113	275,836	178,881	−96,955
I.O.R. ...	165,029	28,076	193,105	111,035	82,070	56,447	−25,623
G.U.O.F.G. ...	19,343	5,226	24,569	11,573	12,996	3,130	−9,866
Court Unity, A.O.F. ...	7,260	2,240	9,500	4,551	4,949	4,600	−349
„ Ararat, „ ...	1,272	425	1,697	787	910	703	−207
I.O.O.F. ...	92,979	23,514	116,493	77,108	39,385	21,778	−17,607
U.A.O.D. ...	87,798	20,178	107,976	60,596	47,380	16,312	−31,068
Melbourne District, A.O.F. ...	179,527	56,265	235,792	106,697	129,095	54,973	−74,122
Ovens and Murray District, A.O.F. ...	5,977	3,010	8,987	4,392	4,595	2,733	−1,862
Portland District, A.O.F. ...	15,536	4,978	20,514	9,173	11,341	6,799	−4,542
SECOND VALUATION.							
M.U.I.O.O.F. ...	509,162	132,593	641,755	320,167	321,588	226,375	−95,213
I.O.R. ...	175,173	31,812	206,985	129,615	77,370	79,494	+2,034
G.U.O.F.G. ...	21,321	5,832	27,153	14,712	12,441	5,431	−7,010
Court Unity, A.O.F. ...	7,306	2,260	9,566	3,782	5,784	5,592	−192
„ Ararat, „ ...	1,601	519	2,120	986	1,134	952	−182
I.O.O.F. ...	118,497	30,997	149,494	105,602	43,892	45,117	+1,225
U.A.O.D. ...	135,477	33,061	168,538	110,629	57,909	38,651	−19,258
Melbourne District, A.O.F. ...	226,062	89,447	315,509	155,462	160,047	69,476	−90,571
Ovens and Murray District, A.O.F. ...	6,776	4,085	10,861	5,178	5,683	3,952	−1,731
Portland District, A.O.F. ...	16,058	5,159	21,217	8,197	13,020	8,424	−4,596
THIRD VALUATION.							
M.U.I.O.O.F. ...	622,804	157,277	780,081	420,444	359,637	304,174	−55,463
I.O.R. ...	250,350	43,336	293,686	185,794	107,892	110,430	+2,538
G.U.O.F.G. ...	39,339	10,534	49,873	29,216	20,657	9,644	−11,013
Court Unity, A.O.F. ...	7,074	2,254	9,328	3,154	6,174	5,720	−454
„ Ararat, „ ...	1,377	483	1,860	790	1,070	1,197	+127
I.O.O.F. ...	170,386	42,630	213,016	156,283	56,733	72,545	+15,812
U.A.O.D. ...	210,006	77,143	287,149	181,112	106,037	72,832	−33,205
Melbourne District, A.O.F. ...	264,894	106,980	371,874	191,263	180,611	86,082	−94,529
Ovens and Murray District, A.O.F. ...	8,696	3,680	12,376	5,681	6,695	5,195	−1,500
Portland District, A.O.F. ...	17,780	5,012	22,792	9,012	13,780	8,738	−5,042

Assets
relative to
Liabilities

10. The following table contains comparisons of the financial position at the three quinquennial valuations of the above-mentioned Societies on the basis of the value of the contributions and capital relatively to the liabilities:—

CAPITAL, CONTRIBUTION VALUE, AND ASSETS PROPORTIONATELY TO EACH POUND OF LIABILITIES
AT EACH VALUATION OF SOCIETIES THRICE VALUED.

Society.	Value of Contributions per £1.			Capital per £1.			Assets per £1.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
M.U.I.O.O.F.	8 10	10 0	10 10	7 3	7 1	7 9	16 1	17 1	18 7
I.O.R.	11 6	12 6	12 8	5 10	7 8	7 6	17 4	20 2	20 2
G.U.O.F.G.	9 5	10 10	11 9	2 7	4 0	3 10	12 0	14 10	15 7
Court Unity, A.O.F. ...	9 7	7 11	6 9	9 8	11 8	12 3	19 3	19 7	19 0
" Ararat, "	9 4	9 4	8 6	8 3	9 0	12 11	17 7	18 4	21 5
I.O.O.F.	13 6	14 2	14 8	3 10	6 0	6 10	17 4	20 2	21 6
U.A.O.D.	11 3	13 2	12 7	3 0	4 7	5 1	14 3	17 9	17 8
Melbourne District, A.O.F.	9 1	9 10	10 3	4 8	4 5	4 8	13 9	14 3	14 11
Ovens and Murray District, A.O.F.	9 10	9 7	9 2	6 1	7 3	8 5	15 11	16 10	17 7
Portland District, A.O.F....	8 11	7 9	7 11	6 8	7 11	7 8	15 7	15 8	15 7

Factors
affecting
progress.

11. The financial condition of a Society is constantly changing from quinquennium to quinquennium, and even from year to year; it is affected by the increase or decrease of its membership and the resulting alteration in members' ages, carrying with it corresponding augmentation or reduction in the pressure of the sick and funeral claims, the liability at the advanced ages increasing, it must be borne in mind, very much more quickly than the age. A most important factor in the progress of a Society also is the adequacy at the several entry ages of the contributions to provide the sick and funeral benefits given; of scarcely less importance is the income periodically derived from investments and the accumulation of the funds at as rapid a rate as members' net liability. The prosperity of a Society depends moreover very materially, as pointed out above (par. 8), on the heaviness or lightness of the sickness and funeral claims.

12. These several factors—the actual rates of sickness, mortality, and exclusions, the change in numerical strength and age, the adequacy of the contributions, the rate of interest obtained—combine to make up or modify the three constituent elements of the valuation balance-sheet—the sum equal, with investment-returns, to the future sick and funeral outgo, on the debit side of the account; and on the credit side, the sum with interest added equal to the future income from members, and the realized assets or capital.

Capital per
member an
unreliable
test of
financial
condition.

13. When a Society possessing adequate premiums is first established the contributions are equal in value to the liabilities, and the assets (consisting at that stage of its progress of the contribution-value alone, there having been no time to accumulate capital) are equivalent to 20s. in every £1 of liabilities; as the Society and members become older the contributions decrease in present value, while the present value of the liabilities increases, the deficiency, however, being supplied by the capital derived from the over-payments of the members when young, which have been fixed sufficiently high to counterbalance their under-payments when old, and the assets (being now the contribution-value and the accumulated funds together) are still equal to 20s. in every £1 of liabilities. Deficiencies are therefore mainly due to the contributions being inadequate to sustain the actual outgo for sickness and funerals, or to the retainable portion of the contributions not having been regularly, closely and profitably invested.

THE CONDITION AND PROGRESS OF FRIENDLY SOCIETIES IN 1893.

Appendix B:
—Summary
Tables.

20. In regard to Summary Tables I., II., III., Appendix B, see paragraph 61 *post*. Summary Tables V. to VIII., Appendix B, contain particulars of the membership, funds, investments, experience of sickness, deaths, and exclusions of each Society in Victoria for the year 1893. To enable members to see what improvement the Society in which they are especially interested has made the figures for 1892 and 1891 are reproduced. Tables IX. to XII., Appendix B, contain

similar particulars in respect to all the Societies taken collectively for each of the sixteen years since the passing of the *Friendly Societies Act* 1877. In the following paragraphs the particulars having reference to all the Societies taken together for the year 1893 are alone dealt with, the figures relating to the years 1892 and 1891 being placed immediately thereafter in square brackets, thus :—1893 [1892, 1891].

21. The number of Orders or Societies with branches at the end of 1893 was 22, and there were 11 Societies consisting of one branch only, making 33 altogether; the number at the end of 1892 and 1891 was also 33. Table V.—
Distinct
Societies.

22. The number of branches at the commencement of 1893 was 1,061 [1,048, 1,003]; 28 [25, 59] new branches were opened; 25 [12, 14] branches were closed or amalgamated, and the number at the end of the year was therefore 1,064 [1,061, 1,048]. Branches.

23. The number of members at the beginning of 1893 was 87,003 [90,403, 88,134]; 7,669 [8,919, 12,664] new members were initiated during the year; and 1,242 [1,378, 1,608] members admitted by clearance from other branches within or without Victoria; the number of deaths of members was 838 [915, 1,001]; the departures by clearance to other branches were 1,570 [1,579, 1,890]; and the exclusions through failure to pay up arrears of contributions, resignation, or expulsion owing to breach of rules were 11,502 [11,203, 9,112]; bringing the number at the end of 1893 to 82,004 [87,003, 90,403]. Members.—
Initiations,
clearances,
deaths,
arrears.

24. There was a decrease in the total membership in 1893 of 4,999; this appears to be mainly due to the increase in the number of arrears, and, to a less extent, to the falling off in the admission of new members. There was an increase in the total membership during each of the fifteen years prior to 1893, with the exception of 1892 and 1879, when there was a net loss of 3,400 and 306 members respectively. Decrease in
members.

25. The number of members initiated during 1893 was equal to 8·8 [9·8, 14·4] per cent. of the total number of members at the beginning of the year, and the arrears were equal to 13·2 [12·4, 10·3] per cent. thereof, making a net proportionate increase of arrears over initiations for 1893 of 4·4 per cent.; thus the percentage of arrears in 1893 was equivalent to one and a half times the percentage of initiations; 72 per cent. of the increase from new members was similarly lost through the retirement of members in arrears in 1891, while the whole of the initiations, with a quarter thereof besides, was so lost in 1892. Rate of
initiations
and
arrears.

26. Out of the 87,003 [90,403, 88,134] persons constituting (as already stated) the membership at the beginning of 1893, 72,162 [74,163, 72,125] were effective members, that is, entitled to sick or funeral benefits, and 14,841 [16,240, 16,009] consequently were non-effective members, either through not having been members for the full space of six months (twelve months in some Societies), or through being upwards of three months in arrears with their contributions; out of 82,004 [87,003, 90,403] members at the end of the year, as previously given, 68,600 [72,162, 74,163] were effective, and 13,404 [14,841, 16,240] therefore non-effective; the mean number which may be taken as the number in the middle of the year being 84,504 [88,703, 89,269] members and 70,381 [73,163, 73,144] effectives; the proportion entitled to all the benefits of the Societies in the middle of the year was therefore 83·29 [82·48, 81·94] per cent. of the total number, the effective members being thus relatively greater in 1893 than in 1892 and 1891. Proportion
effective and
average
number of
members
and
effectives.

27. The entrance fees paid by new members in 1893, including the clearance fees paid by the members who transferred their membership from one branch to another, and fees for registration of wives, were £1,228 [£1,464, £2,358] to the Sick and Funeral Fund, and £2,748 [£3,289, £4,833] to the Medical and Management Fund. Table VI.—
Entrance
and
clearance
fees.

28. The periodic contributions and levies paid by all the members in 1893 were £112,092 [£118,053, £121,683] to the Sick and Funeral Fund, and £117,430 [£123,108, £125,847] to the Medical and Management Fund; the sum contributed to both funds being thus £229,522 [£241,161, £247,530], equal to £3 5s. [£3 6s., £3 7s. 9d.] per effective member. Measured by the average number of effective members, the average rate of contributions and levies paid by members in 1893 to the two funds was less than in either of the five years 1888–92. Contrib-
utions and
levies.

Amount of
interest.

29. The amount of interest realized from the investments of the Sick and Funeral Fund in 1893 was £45,477 [£46,010, £45,824], and the amount obtained by the Medical and Management Fund was £969 [£1,559, £959]. (See paragraph 41, *post.*)

Sick pay.

30. The sum expended in the payment of the weekly sick allowances to which members were entitled under the rules of the several Societies during 1893 was £101,253 [£90,924, £98,016], equivalent to £1 8s. 10d. [£1 4s. 10d., £1 6s. 10d.] per effective member.

Funeral
claims.

31. The sum paid away in the form of interment money on the death of effective members and wives in 1893 was £19,105 [£20,827, £22,441], equal to 5s. 5d. [5s. 8d., 6s. 1d.] per effective member, the proportionate expenditure for this purpose being less than in either of the five years 1888-92. In 45 cases during 1893 there was no funeral money paid on the death of members, and in 15 cases no funeral money was paid on the death of members' wives, on account of the members being unfinancial or otherwise not entitled according to the rules; there was a consequent total saving on the death claims for the year of about £1,050.

Medical aid.

32. The expenditure for medical attendance and medicine on account of members and their families in 1893 was £84,918 [£90,955, £91,024], which was in the ratio per effective member of £1 4s. 1d. [£1 4s. 10d., £1 4s. 11d.]; measured by the number of effectives, the rate of medical benefits was less in 1893 than in either of the previous five years.

Management
and ratio to
contri-
butions.

33. For managing the business of the several branches, districts, and central bodies the sum expended in 1893 was £45,692 [£49,158, £48,080], which was in the ratio to the total contributions of members of 19.6 [20, 18.9] per cent., the cost of management being relatively less in 1893 than in 1892, but greater than in 1891, 1890, 1889, or 1888.

Increase
in Sick and
Funeral
Fund capital.

34. The total receipts in the Sick and Funeral Fund exceeded the total expenditure in 1893 by £38,425 [£53,672, £50,800]; the increase in the capital was thus less in 1893 than in either of the two preceding years.

Increase in
Medical and
Management
Fund capital.

35. The outgo exceeded the income in the Medical and Management Fund in 1893 by £3,004, and in 1892 by £5,067. It may be well to point out, however, that this fund is not under the necessity, as is the case with the Sick and Funeral Fund, of accumulating a reserve of capital to meet the future liabilities incidental to the increase in the age of the members. The figures for 1891 gave an excess of outgo over income of £545, and 1890 and 1889 an excess of income over outgo of £90 and £156 respectively.

Capital of
Sick and
Funeral
Fund, and
rate per
effective.

36. The amount of capital accumulated by the Sick and Funeral Fund at the end of 1893 was £982,391 [£943,966, £890,294], and the amount per effective member was £14 6s. 7d. [£13 1s. 7d., £12 0s. 1d.]; the capital has thus increased continuously and at a quicker rate than the effective membership during the three periods to which the figures refer.

Table XIII.
—Capital
belonging to
all the funds.

37. If to the capital belonging to the Sick and Funeral Fund at the end of 1893, £982,391, there be added £31,959, the capital to the credit of the Medical and Management Fund, £11,066 belonging to the Widows and Orphans' Funds, £11,932, the sum to the credit of the Congregational Ministers' Provident Society, and other Funds, chiefly Benevolent and Suspense Funds possessed by branches and districts, £11,396, the whole capital under the control of Societies registered under the Friendly Societies Act amounted at the end of 1893 to £1,048,744, or an average of £12 15s. 10d. per member.

Receipts and
Expenditure,
all Funds.

38. The total amounts received and expended in the Sick and Funeral and Medical and Management Funds, the Congregational Ministers' Provident Society and Widows and Orphans' Funds, during the year 1893, not including amounts paid

by branches to central bodies as Funeral and Management Fund dues, were as follow:—

RECEIPTS, EXPENDITURE, AND FUNDS, 1893.

Items.	Sick and Funeral Fund.	Medical and Management Fund.	C.M.P.S. and W. and O. Funds.	Total.
	£	£	£	£
Members' entrance fees, contributions, and levies ...	113,320	120,178	557	234,055
Interest, including rent	45,477	969	1,301	47,747
Other receipts	7,971	17,236	...	25,207
Total receipts in 1893	166,768	138,383	1,858	307,009
Sick pay to members	101,253	...	...	101,253
Sums paid at death of members and wives	19,105	...	675	19,780
Medical benefits to members and their families ... ..	...	84,918	...	84,918
Management expenses ... ..	...	45,692	173	45,865
Other expenditure	7,985	10,777	319	19,081
Total expenditure in 1893	128,343	141,387	1,167	270,897
Difference between receipts and expenditure	38,425	— 3,004	691	36,112
Funds at beginning of 1893	943,966	34,963	22,307	1,001,236
Funds at end of 1893	982,391	31,959	22,998	1,037,348
Amount of Benevolent and Suspense, &c. Funds at end of 1893 ... ..	...	...	...	11,396
Total funds at end of 1893 ... ..	...	...	...	£1,048,744

39. The capital of the Sick and Funeral Fund at the end of 1893 was £982,391 [£943,966, £890,294]; whereof there was invested on mortgage, debentures, and at interest in banks, £866,844 [£829,172, £786,822]; invested in halls and other freehold property, £66,351 [£60,237, £56,827]; the proportion of the latter being 6·8 [6·4, 6·4] per cent.; the sum remaining uninvested was £49,196 [£54,557, £46,645], being a proportion per cent. of 5·0 [5·8, 5·2]. These figures show that the proportion of the capital invested in mortgages, debentures, and banks in 1893 was greater than in 1892 and 1891.

Table VII.—
Investments: The amounts and proportion invested.

40. The manner in which the total capital of all the Funds at end of 1893 was distributed and invested is shown by the balance-sheet hereunder, wherein it is assumed that the whole of the amount to the credit of the Benevolent, &c. Funds, £11,396, did not bear interest.

Total capital, its distribution and investment.

FRIENDLY SOCIETIES' FUNDS, 1893.—THEIR DISTRIBUTION AND INVESTMENT.

Sick and Funeral Funds	£982,391	Invested on mortgage	£690,504
Medical and Management Funds	31,959	" in debentures	8,460
Widows and Orphans' Funds	11,066	Deposited in banks at interest	207,686
C.M.P.S. Funds	11,932	Invested in halls	66,162
Benevolent, Suspense, &c., Funds	11,396	" other freehold property	13,832
		Cash not bearing interest	62,100
	£1,048,744		£1,048,744

41. Comparing the return from investments with the average capital, it is found that the rate of interest realized in the Sick and Funeral Funds in 1893 was 4·72 [5·02, 5·30] per cent., the rate in 1893 being thus 6s. per cent. less than in 1892 and nearly 12s. less than in 1891.

Rate of interest.

42. The average number of effective members in 1893 was, as previously stated, 70,381 [73,163, 73,144], whereof the number who received sick pay was 16,611 [13,968, 17,693], which is equal to 236·0 [190·9, 241·9] per 1,000, a greater proportion of the mean effective members having declared on the funds in 1893 than in 1892, but a slightly less proportion than in 1891.

Table VIII.—
Experience: Sickness—Proportion sick.

43. The duration of sickness in 1893 was 138,706 [124,668, 128,431] weeks, which is equal per sick member to 50 [54, 44] days, and to 11·8 [10·2, 10·5] days per member entitled to claim the benefit; proportionately therefore to the number

Duration, per claimant and per effective.

of actual claimants, the rate of sickness was less in 1893 than in 1892, but greater than in 1891; and to the number entitled to claim sick pay the rate in 1893 was greater than in both 1892 and 1891. It may be well, however, to bear in mind—to avoid being misled when noting the rates of individual Societies as given in Table VIII., Appendix B—that the sickness and death-rates are derived from the aggregate experience of groups of Societies differing greatly in the average age of their members, from, for example, the lower limit of twenty-six years in the A.N.A., to the higher of forty-four years in the Bendigo District, A.O.F.; taking the valuation figures and dealing only with groups of at least a thousand members such rates may be legitimately expected to be higher than the general average in the higher-age groups, and lower in the lower-age groups.

Sick pay per claimant, per effective, and per week.

44. The amount of sick pay disbursed in 1893 was equal to £6 1s. 11d. [£6 10s. 2d., £5 10s. 10d.] for each claimant, and to 28s. 9d. [24s. 10d., 26s. 10d.] to each member entitled to claim the benefit; measured by the number of claimants, the amount paid away in sickness allowances thereto in 1893 was less than in 1892 but greater than in 1891, but relatively to the number of persons entitled to claim the rate was greater in 1893 than in either of the two periods mentioned. Comparing the sick pay expenditure with the total number of weeks the claimants continued on the sick list in the aggregate, it is found that the rate of pay per week in 1893 was 14s. 7d. [14s. 7d., 15s. 3d.]; the number of weeks paid for under the reduced scale of allowance was greater in 1893 and 1892 than in either of the preceding fourteen years.

Death-rate.

45. On comparing the number of members who died, whether entitled to the interment money or not, with the total number of members, effective and non-effective, in the Societies in the middle of the year, it is found that the death-rate per 1,000 in 1893 was 9.92 [10.32, 11.21]; the ratio of the deaths to the number living, or the mean rate of mortality, was therefore less in 1893 than in either 1892 or 1891.

Deaths and death-rate of wives.

46. The number of wives who died in 1893 was 359 [417, 454]; the proportion per 1,000 *members*—it being impossible to ascertain with any degree of accuracy the number of *wives* entitled to the benefit—was 4.25 [4.7, 5.09]; measured by the number of members, the death-rate of wives in 1893 was relatively less than in either of the five preceding years.

Arrears and clearances.

47. The number of members who resigned membership or who were excluded from membership through failure to comply with the rules in the matter of paying up contributions or otherwise was equal in 1893 to 136.1 [126.3, 102.1] per 1,000, and the departures by arrears, resignation, expulsion, and *clearance* were in the ratio per 1,000 in 1893 of 154.7 [144.1, 123.3]; the clearances per 1,000 in 1893 were, therefore, 18.6 [17.8, 21.2]; or an average of nearly 2 per cent. during the three years 1891–93. The proportion of exclusions from membership in 1893 for arrears, &c., was in excess of that in 1892 and greatly in excess of that in 1891 and the average of the past sixteen years.

NUMERICAL AND FINANCIAL PROGRESS DURING 1878–93.

Table IX.—Members.

48. Tables IX. to XII., Appendix B, contain particulars of members, funds, investments, and the experience of all the Societies taken together for each of the sixteen years since the *Friendly Societies Act* 1877 came into operation. The following is a compendium of the numerical statement, Table IX. :—

ADMISSIONS, DEATHS, DEPARTURES, AND INCREASE OF MEMBERS, 1878–93.				
Admissions by initiation and clearance	...	...	...	166,747
Departures by clearance and arrears, &c.	...	...	...	118,932
Excess of admissions over departures	...	...	...	47,815
Deaths of members	...	...	...	11,241
Increase in members during the period	...	...	...	36,574
Number of members at the beginning of 1878	...	...	...	45,430
Number of members at the end of 1893	...	...	...	82,004

49. During the eleven years 1883 to 1893 an average of 10·44 per cent. of the members admitted joined by clearance, and, allowing the same proportion of clearances for the five years 1878-82, it will follow that about 149,000 members were gained during the sixteen years by initiation, and about 100,500 lost by arrears, resignation, and expulsion—that is, nearly nine times as many members were lost by arrears, &c., as by death.

50. The total amounts received and expended in the Sick and Funeral and Medical and Management Funds taken together during the sixteen years 1878-93 were as under :—

Estimated loss by exclusions.

Table X.—Receipts, expenditure, and funds.

RECEIPTS, EXPENDITURE, AND FUNDS, 1878-93.

						£
Sum contributed by members	...	...	...	...	...	3,035,043
Interest	...	...	...	...	...	527,593
Other receipts	...	...	...	...	...	374,564
Total receipts						3,937,200
Sick pay	...	...	...	...	...	1,064,293
Funeral benefits	...	...	...	...	...	259,426
Medical benefits	...	...	...	...	...	1,090,252
Management	...	...	...	...	...	554,435
Other expenditure	...	...	...	...	...	321,523
Total expenditure						3,289,929
Excess of receipts over expenditure						647,271
Funds at the beginning of 1878						367,079
Funds at the end of 1893						1,014,350

51. In proportion to the total receipts during the sixteen years the sum paid in by members under the head of entrance and clearance fees, periodical contributions, and levies was equal to 77 per cent., the interest to 13 per cent., and other receipts to nearly 10 per cent.; also the expenses of management amounted to 14 per cent. of the total receipts; proportionately to the total expenditure, sick pay was equal to 32 per cent., funeral benefits to 8, medical benefits to 33, management to 17, and other expenditure to 10 per cent. It may be also added that, measured by the total receipts, the increase in the funds during 1878-93 was equivalent to 16 per cent., and the total expenditure to 84 per cent.

52. The two following tables exhibit the progress which the leading Societies have made during the sixteen years 1878-93, and the last two years 1892-3 :—

Proportional receipts and expenditure.

Progress, 1878-93, 1892-3.

BRANCHES, MEMBERS, AND SICK AND FUNERAL AND MEDICAL AND MANAGEMENT FUNDS, IN THE THIRTEEN LARGEST SOCIETIES IN 1877, 1892, AND 1893.

Society.	1877.			1892.			1893.		
	Branches.	Members.	Funds.	Branches.	Members.	Funds.	Branches.	Members.	Funds.
			£			£			£
M.U.I.O.O.F. ...	159	13,102	162,160	196	21,485	345,511	197	20,704	358,139
G.U.O.O.F. ...	47	2,596	17,286	61	4,254	47,895	63	4,017	49,014
I.O.O.F. ...	44	2,535	13,902	75	7,449	80,074	75	6,882	84,254
U.A.O.D. ...	41	2,595	10,175	99	8,937	80,148	97	7,847	82,266
A.O.F., Melbourne District ...	70	6,300	48,956	81	9,545	92,224	79	8,796	92,179
I.O.R. ...	158	5,674	42,723	176	9,687	120,280	182	9,321	126,335
O.S.T. ...	59	2,040	10,558	64	2,971	28,647	60	2,667	29,585
H.A.C.B.S. ...	44	2,916	12,687	58	4,324	26,092	58	4,184	26,507
O.St.A. ...	18	1,149	3,681	18	791	4,982	18	707	4,623
G.U.O.F.G. ...	12	589	2,155	24	1,567	10,699	23	1,294	11,160
St.P.S., Melbourne District ...	6	508	4,878	8	715	23,680	7	631	23,595
P.A.F.S. ...	14	265	1,756	30	1,467	12,543	29	1,254	13,058
A.N.A. ...	4	209	453	100	8,477	46,345	106	8,768	53,327
Remaining Societies ...	71	4,952	35,709	71	5,334	59,809	70	4,932	60,308
Total ...	747	45,430	367,079	1,061	87,003	978,929	1,064	82,004	1,014,350

INCREASE OR DECREASE IN BRANCHES, MEMBERS, AND FUNDS DURING 1878-93 AND 1892-3 IN THE THIRTEEN LARGEST SOCIETIES.

Society.					Increase (Decrease -) 1878-93.			Increase (Decrease -) 1892-3.		
					Branches.	Members.	Funds.	Branches.	Members.	Funds.
					£			£		
M.U.I.O.O.F.	...	...	...	...	38	7,602	195,979	1	-781	12,628
G.U.O.O.F.	...	...	...	...	16	1,421	31,728	2	-237	1,119
I.O.O.F.	...	...	...	...	31	4,347	70,352	...	-567	4,180
U.A.O.D.	...	...	...	...	56	5,252	72,091	-2	-1,090	2,118
A.O.F., Melbourne District	...	...	...	...	9	2,496	43,223	-2	-749	-45
I.O.R.	...	...	...	...	24	3,647	83,612	6	-366	6,055
O.S.T.	...	...	...	...	1	627	19,027	-4	-304	938
H.A.C.B.S.	...	...	...	...	14	1,268	13,820	...	-140	415
O.St.A.	...	...	...	...	...	-442	942	...	-84	-359
G.U.O.F.G.	...	...	...	...	11	705	9,005	-1	-273	461
St.P.S., Melbourne District	...	...	...	...	1	123	18,717	-1	-84	-85
P.A.F.S.	...	...	...	...	15	989	11,302	-1	-213	515
A.N.A.	...	...	...	...	102	8,559	52,874	6	+291	6,982
Remaining Societies	...	...	...	...	1	-20	24,599	-1	-402	499
Total	...	...	...	...	319	36,574	647,271	3	-4,999	35,421

Progress of leading societies.

53. It will be seen that the M.U. has added 38 branches, the U.A.O.D. 56, and the A.N.A. 102 during the sixteen years 1878-93 ; and during the same period the membership of the M.U. and A.N.A. has increased by 7,602 and 8,559 respectively, the U.A.O.D. by 5,252, the I.O.O.F. by 4,347, and the I.O.R. by 3,647 ; financially the increase was £195,979 in the M.U., £83,612 in the I.O.R., £72,091 in the U.A.O.D., £70,352 in the I.O.O.F., £52,874 in the A.N.A., and £43,223 in the A.O.F., U.M.D. During the year 1893 the funds advanced in nearly all cases, but there was a uniform loss in membership. Taking the Societies as a whole, while the total number of members increased by 80 per cent. during the sixteen years, or at the rate of $3\frac{3}{4}$ per cent. per annum, their accumulated funds increased by 176 per cent., or at the rate of $6\frac{1}{2}$ per cent. per annum, the increase *ratio* being taken as constant.

Table XI.—Rate of investment and interest.

54. An average of 91·8 per cent. of the total capital of the Sick and Funeral and Medical and Management Funds was kept constantly invested during the sixteen years, realizing on the total funds an average rate of interest of 5·1 per cent. per annum.

Table XII.—Experience.

55. In Table XII., Appendix B, particulars of sickness and mortality are given in respect to the Societies collectively for each of the years 1878-93, and the corresponding ratios relative to the membership ; but in regard to the effective membership such ratios are given for each of the eleven years 1883-93 only, the members entitled to benefits not having been distinguished from those not entitled prior to 1883.

Sickness, mortality, 1878-93.

56. The average proportion of members on the sick list annually during the last eleven years was 200·9 per 1,000 effective members ; the average annual duration of sickness during the sixteen years was 46 days per sick member, and 10 days per effective member during the ten years. The sick pay per sick member during the sixteen years was £5 17s. 7d. per annum, and 24s. 1d. per annum to each effective during the eleven years ; the annual rate per week during the sixteen years being 15s. 6d. The mortality of members per annum to every 1,000 members during the sixteen years was 10·64, and that of wives 5·27.

DATES OF FURNISHING THE FRIENDLY SOCIETIES' RETURNS FOR 1893.

Dates when 1893 returns were received.

57. It is provided by the Friendly Societies Act, section 14 (1. d), that every Society registered thereunder shall send annually to the Government Statist a statement of its funds, receipts, and expenditure during the preceding year (Return A), with the experience of sickness, mortality, admissions, and departures (Return B) ; it is furthermore provided that such returns shall be sent in before the first day of February in each year. The following table contains a statement of the months in which the 1893 returns from the several Societies reached this office ; it will be noticed

that nearly nine-tenths of the branches furnished the required returns during the first quarter of 1894, and that the returns from 473 branches or single Societies, about two-fifths of the whole number, were received before the 1st February, 1894, this proportion being an improvement upon the previous year, when one-third of the branches or single Societies fully complied with the law. The eight branches enumerated in the table which had not supplied returns when the Report went to press are Court Prince of Wales, G. and W. District, A.O.F.; the Warrnambool, South Melbourne, Beechworth, Carlton and Bairnsdale branches of the Melbourne District H.A.C.B.S.; the Corio Lodge of the P.A.F.S.; and the U.L.F.S. Seeing that the figures embodied in the returns relate to the year terminated in December, it does not seem too much to expect that the whole of the returns should be sent to the Government Statist during the first quarter of the year.

TABLE SHOWING THE MONTHS IN 1894 DURING WHICH THE RETURNS OF THE RESPECTIVE FRIENDLY SOCIETIES FOR 1893 REACHED THE GOVERNMENT STATIST.

Name of Society.	Number of Branches or Single Societies, including Central Bodies, from which Returns for the year 1893 were received.												Number of Branches which did not furnish the 1893 Returns in time for publication.	Total.
	During—													
	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.		
M.U.I.O.O.F. ... ..	...	214	...	4	2	...	...	...	...	...	...	...	...	220
G.U.O.O.F.	69	2	...	...	...	1	...	...	...	...	...	...	...	72
I.O.O.F.	72	...	...	...	...	...	...	4	...	...	...	...	...	76
U.A.O.D.	48	31	...	...	...	8	...	8	...	...	1	1	...	97
A.O.F., Ballarat District ... ..	...	...	7	1	...	...	...	...	...	...	1	...	...	9
" Bendigo District	10	2	...	...	...	1	...	...	...	...	...	...	...	13
" Geelong and Western District ... ..	...	6	...	...	...	...	...	...	...	...	...	...	1	7
" Grenville District ... ..	...	...	...	...	...	...	...	4	...	...	...	...	...	4
" Melbourne District	32	47	1	...	...	...	...	...	...	...	...	...	...	80
" Ovens and Murray District ... ..	...	7	...	...	...	...	...	...	...	...	...	...	...	7
" Portland District	8	...	...	...	...	...	...	...	...	...	...	...	...	8
" Warrnambool District ... ..	...	2	...	...	...	...	1	...	...	...	...	...	...	3
" Court Unity ... ..	...	1	...	...	...	...	...	...	...	...	...	...	...	1
" Court Freedom ... ..	...	1	...	...	...	...	...	...	...	...	...	...	...	1
" Court Ararat ... ..	...	1	...	...	...	...	...	...	...	...	...	...	...	1
" Court Amherst ... ..	...	...	...	...	...	...	1	...	...	...	...	...	...	1
I.O.R.	152	24	3	2	...	...	...	...	...	...	...	...	...	181
O.S.T., Ballarat and Sandhurst Grand Division ... ..	...	...	...	...	...	11	...	3	1	1	1	...	...	17
" Melbourne Grand Division ... ..	...	18	3	...	2	2	...	...	...	...	...	...	...	25
" Victoria Grand Division ... ..	...	19	1	...	...	1	...	...	...	...	1	...	...	22
H.A.C.B.S., Ballarat District ... ..	...	8	...	...	...	...	...	...	...	...	...	...	...	8
" Melbourne District	17	11	4	1	1	...	...	6	1	3	3	1	5	53
O.St.A. ... ..	...	10	...	...	...	...	...	5	...	...	...	4	...	19
O.St.A., S.C.	7	...	...	...	...	...	...	...	...	...	...	...	...	7
G.U.O.F.G.	24	...	...	...	...	...	...	...	...	...	...	...	...	24
St.P.S., Melbourne District ... ..	...	...	...	8	...	...	...	...	...	...	...	...	...	8
" Geelong and Western District ... ..	...	...	...	...	...	1	...	...	...	...	...	...	...	1
P.A.F.S.	1	...	...	...	25	...	4	...	...	...	...	...	1	31
A.N.A.	32	33	...	30	6	5	1	...	...	...	...	...	...	107
A.O.S. ... ..	...	2	...	...	...	...	...	...	2	...	...	...	...	2
G.S.R.S. ... ..	...	1	...	...	...	...	...	...	...	...	...	...	...	1
St.M.T.A.B.S. ... ..	...	...	...	...	...	...	...	...	...	1	...	...	...	1
U.L.F.S. ... ..	...	...	...	...	...	...	...	...	...	...	...	...	1	1
C.M.P.S. ... ..	...	...	...	...	1	...	...	...	...	...	...	...	...	1
I.N.F.	1	10	...	...	...	...	...	...	...	...	...	...	...	11
M.T.B.S. ... ..	...	...	...	1	...	...	...	...	...	...	...	...	...	1
Total	473	450	19	47	37	30	7	30	2	4	8	6	8	1,121

MISAPPROPRIATION OF SICK AND FUNERAL FUNDS.

58. The attention of the Societies has been repeatedly called in preceding Reports to the illegality of using a portion of the Sick and Funeral Fund for any of the purposes of the Medical and Management Fund. Not only is the practice a violation of the Statute,* but it has the effect also of materially retarding the financial progress of the Society so offending, through withholding from the assurance fund a portion of its capital and depriving it thereby of the interest which should accrue therefrom. In the subjoined table are given the amounts misappropriated by the several

Sick and
Funeral
Funds
misapplied.

* See the *Friendly Societies Act* 1890, No. 1094, sections 14 (III.) and 31.

Societies during each of the five years 1889-93, the increase in 1893 compared with the preceding year, and the number of branches which so offended in each Society compared with the total number of branches in each case:—

MISAPPROPRIATION OF SICK AND FUNERAL FUNDS, 1889-93.

Society.	Amount belonging to the Sick and Funeral Fund in use by the Medical and Management Fund at end of—					Increase of Amount Misappropriated at end of 1893 over Amount at end of 1892. (Decrease -)	Total Number of Branches in each Society, 1893.	Number of Branches which Misappropriated their Sick and Funeral Funds in 1893.
	1889.	1890.	1891.	1892.	1893.			
	£	£	£	£	£	£		
M.U.I.O.O.F.	23	89	78	191	150	-41	197	17
G.U.O.O.F.	7	34	25	111	112	1	63	19
I.O.O.F.	228	259	499	606	586	-20	75	30
U.A.O.D.	125	181	294	641	1,001	360	97	45
A.O.F., Ballarat District	653	624	664	709	730	21	9	7
" Bendigo District	179	183	234	278	280	2	11	7
" Geelong and Western District ... ..	...	...	...	...	...	...	6	...
" Grenville District	9	11	12	8	28	20	3	1
" Melbourne District ... ..	...	...	49	47	49	2	79	1
" Ovens and Murray District	16	5	...	...	...	...	6	...
" Portland District	3	...	...	15	4	-11	7	1
" Warrnambool District ... ..	...	...	...	...	...	...	1	...
" Independent Courts ... ..	...	...	...	...	1	1	4	...
I.O.R.	148	122	114	179	150	-29	182	29
O.S.T., Ballarat and Sandhurst Grand Division	85	88	143	185	180	-5	16	6
" Melbourne Grand Division	23	99	116	76	70	-6	23	8
" Victoria Grand Division	65	86	94	125	172	47	21	9
" National Division ... ..	...	...	101	197	222	25	...	...
H.A.C.B.S., Ballarat District	127	143	124	107	98	-9	6	3
" Melbourne District	66	72	136	136	123	-13	52	12
O.St.A.	65	104	147	162	241	79	18	9
O.St.A., S.C. ... ..	...	...	...	5	13	8	6	2
G.U.O.F.G.	60	63	43	135	176	41	23	11
St.P.S., Melbourne District	330	434	467	544	677	133	7	5
" Geelong and Western District ... ..	...	2	12	23	...	-23	1	...
P.A.F.S.	430	424	529	823	1,108	285	29	22
A.N.A.	564	650	697	1,035	1,330	295	106	51
A.O.S. ... ..	...	...	...	...	...	...	1	...
G.S.R.S. ... ..	...	...	...	...	...	...	1	...
St.M.T.A.B.S. ... ..	...	...	...	...	11	11	1	1
U.L.F.S. ... ..	...	...	...	...	...	...	1	...
I.N.F.	19	59	106	364	530	166	11	9
M.T.B.S.	317	576	472	242	198	-44	1	1
Total	3,542	4,308	5,156	6,944	8,240	1,296	1,064	306

Increased sum misapplied.

59. It will be noticed that an aggregate in all the offending Societies of £5,638 per annum on the average during the quinquennium, 1889-93, belonging to the Sick and Funeral Fund reserve has been used for Medical and Management purposes, the amount misappropriated in 1893, which was equivalent to over four-fifths per cent. of the Sick and Funeral capital of all the Societies, having increased by £1,296 over that of the preceding year. Taking the Societies as a whole more than one-fourth of the total number of branches have found the income appropriated to the Medical and Management Fund insufficient to meet the current expenses chargeable to that Fund.

Offending societies compared.

60. Among individual Societies those that misapplied the greatest amount in 1893 were the A.N.A., £1,330, wherein 51 branches offended out of a total of 106; P.A.F.S., £1,108, 22 branches out of 29; Ballarat District, A.O.F., £730, 7 branches out of 9; U.A.O.D., £1,001, 45 branches out of 97; I.O.O.F., £586, 30 branches out of 75; Melbourne District, St.P.S., £677, 5 branches out of 7. Those that used the greatest sum in 1893 in excess of 1892 were the U.A.O.D., £360; A.N.A., £295; and P.A.F.S., £285; and the greatest amount relatively to their sick and funeral capital was misapplied by the I.N.F., 24½ per cent.; Ballarat District, A.O.F., 20¾ per cent.; P.A.F.S., 7¾ per cent.; O.St.A., 5½ per cent.; St.P.S., Melbourne District, 4¾ per cent.; and the M.T.B.S., 4¼ per cent.

THE OMISSION OF THE DETAILED TABLES.

The Detailed Tables again omitted.

61. The course adopted in the last two Reports has again been followed, and the Detailed Tables containing the financial and statistical history of each branch, district and society have not been printed in the Appendix, but the total figures

only relating to each Society and District as contained in Tables I., II., III., and IV., Appendix B, have been published. The information has, however, been compiled for each branch, and is available for reference, in manuscript.

FRIENDLY SOCIETIES IN THE SEVERAL AUSTRALASIAN COLONIES.

62. The following is a statement of the number of Friendly Societies, branches and members, also the total amount of funds to the credit of such Societies, in the several colonies of Australasia, at the latest date for which particulars have been supplied :—

FRIENDLY SOCIETIES IN THE SEVERAL AUSTRALASIAN COLONIES.

Colony.	Date of Return.	Number of separate Societies.	Number of Branches.	Number of Members.	Amount of Funds.	Capital per Member.
					£	£ s. d.
Victoria ...	31st December, 1893	33	1,064	82,004	1,048,744	12 15 10
New South Wales ...	" 1892	19	787	71,218	499,637	7 0 4
Queensland ...	" 1893	18	231	16,198	139,380	8 12 1
South Australia ...	" 1892	14	469	40,316	440,962	10 18 9
Western Australia ...	" 1893	10	22	2,025	27,041	13 7 1
Tasmania ...	" 1893	16	113	10,139	77,294	7 12 6
New Zealand ...	" 1893	31*	372	29,763	530,557	17 16 6
Total ...	...	...	3,058	251,663	2,763,615	10 19 8

* Not including lodges separately registered.

63. It will be seen from this table that there are more than 3,000 branches or lodges in the various Friendly Societies in the Australasian Colonies, and that there are on the average 82 members in each branch, or a total of nearly 252,000; and, assuming that for each member three persons besides on the average participate in the medical sickness or funeral benefits of these Societies, the large number of over 1,000,000 persons, being one-fourth of the total population of the seven colonies, are connected directly with the Societies and share in the benefits conferred thereby.

64. Victoria, it will be noticed, possesses 35 per cent. of the branches, over 32 per cent. of the members and over 41 per cent. of the capital belonging to the whole of the Societies in the colonies; and, while the accumulated funds of the Societies in Victoria exceed £1,000,000, the greatest amount possessed by any other colony is about one-half that sum.

Office of the Government Statist,
Melbourne, 10th December, 1894.

HENRY HEYLYN HAYTER,
Government Statist.

A P P E N D I C E S .

APPENDIX A.

VALUATIONS 1893.

THE THIRD VALUATION OF THE INDEPENDENT ORDER OF ODD FELLOWS.

Letter from the Government Statist to the Grand Secretary, forwarding Results of the Actuary's Valuation.

Office of the Government Statist,
Melbourne, 14th March, 1894.

SIR,

I have the honour to forward herewith the Third Quinquennial Report of the Actuary to this office on the condition of the Funeral Fund of the Grand Lodge and the Sick Funds of the Lodges of the I.O.O.F., together with an abstract of the results of his valuation, as at the 31st December, 1891, in accordance with the provisions of the *Friendly Societies Act 1890*.

2. The Lodges taken in the aggregate, I am gratified to perceive, have still further improved their financial condition, the capital having increased since the previous valuation of 1886 at a quicker rate than the membership and liabilities, while there is also a substantial advance in the surplus of the Grand Lodge.

3. I desire to commend to the consideration of the management the remarks of the Actuary on the inequalities inherent in a system, such as exists in this Society, of periodic payments not graduated according to the entry age of members.

I have, &c.,

H. H. HAYTER,
Government Statist.

J. C. Smith, Esq., J.P., G.S., I.O.O.F.,
I.O.O.F. Hall, Victoria-street, Melbourne.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Third Valuation of the I.O.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.	Capital.	Surplus, Deficiency (-).
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.			
		£	s. d.	£	£	£	£	£	£	£
Sick allowances payable until the 70th year—										
During first six months' sickness, at 20s. per week	6,341	7,767·7	24 6	121,872	121,872	122,215	170,386	48,514	41,704	- 6,810
During second six months' sickness, at 12s. 6d. per week						13,901				
After second six months' sickness, at 5s. per week						10,372				
Permanent allowances after the 70th year of £5 12s. per annum, taken as equivalent to future sick claims						32,091				
Sums payable at death of—										
Members, at £20	3,974	2,536·4	8 0	36,030	29,726	37,999	35,834	8,219	30,841	22,622
Wives, at £10						8,539				
Widows, at £10						378				
Members in Queensland Lodges, at £20 ..						1,822				
Wives in Queensland Lodges, at £10 ..	323	129·4	8 0	1,886	1,556	423	1,729			
Wives, provided they survive their husbands	207									
Probable future registered wives .. .. .	..	..	..	2,696	2,696	3,132	3,132			
	..	..	..	..	..	1,557	1,557			
Total	10,959	10,479·1	32 6	162,917	156,283	230,872	213,012	56,733	72,545	15,812

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed. 2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Order. 3. The value of the liabilities on account of the probable sickness after 70 years of age has been thus estimated:—The sum equivalent, at the date of the valuation, to an allowance of £5 12s. per annum for life when 70 years of age has been

set down to the account of each member, in lieu of the pay then claimable in case of sickness. 4. The values of the prospective income and outgo on account of members owing more than fourteen weeks' contributions have been excluded from the valuation.

5. This being the third occasion upon which a valuation of the assets and liabilities of the Society has been effected, an opportunity is afforded of ascertaining its financial position at the end of 1891, and of noting the progress it has made during the two preceding quinquennial periods.

6. The benefits to members have remained unaltered—Medical attendance to a member, his wife, and children under 18, to the widowed mother of an unmarried member, if resident with and dependent upon him, and to the widow of a member at her discretion; weekly sick pay—20s. and 12s. 6d. for the first and second six months' sickness, and 5s. during the pleasure of the Lodge for sickness continuing beyond the first twelve months; funeral donations—£20 on the death of member, £10 on death of wife, and £10 on the death of each subscribing widow.

7. The contributions payable for these benefits and for managing the business of the Society in 1881, 1886, and 1891 were as given in the following table:—

CONTRIBUTIONS, 1881, 1886, AND 1891.

Age at Entry.	First Valuation, 1881.								Age at Entry.	Second and Third Valuations, 1886, 1891.							
	Entrance Fee.			Annual Contribution.						Entrance Fee.			Annual Contribution.				
	Incidental Fund.	Sick Fund.	Total.	Incidental Fund.	Sick Fund.	Funeral Fund.	Total.	Incidental Fund.		Sick Fund.	Total.	Incidental Fund.	Sick Fund.	Funeral Fund.	Total.		
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	£ s. d.		
18-23	0 15 0	..	0 15 0	1 15 0	1 2 0	8 0	3 5 0	16	0 8 0	..	0 8 0	1 12 6	1 4 6	8 0	3 5 0		
23-25	1 0 0	..	1 0 0					17	0 9 0	..	0 9 0						
25-30	1 0 0	0 5 0	1 5 0					18	0 10 0	..	0 10 0						
30-34	1 0 0	0 15 0	1 15 0					19	0 11 0	..	0 11 0						
34-37	1 0 0	1 5 0	2 5 0					20	0 12 0	..	0 12 0						
37-40	1 0 0	2 0 0	3 0 0					21	0 13 0	..	0 13 0						
40-45	1 0 0	4 0 0	5 0 0					22	0 14 0	..	0 14 0						
								23	0 15 0	..	0 15 0						
								24	0 16 0	..	0 16 0						
								25	0 17 0	..	0 17 0						
								26	0 18 0	..	0 18 0						
								27	0 19 0	..	0 19 0						
								28	1 0 0	..	1 0 0						
								29	1 0 0	0 2 6	1 2 6						
								30	1 0 0	0 5 0	1 5 0						
								31	1 0 0	0 7 6	1 7 6						
								32	1 0 0	0 10 0	1 10 0						
								33	1 0 0	0 12 6	1 12 6						
								34	1 0 0	0 15 0	1 15 0						
								35	1 0 0	0 17 6	1 17 6						
								36	1 0 0	3 2 6	4 2 6						
								37	1 0 0	5 7 6	6 7 6						
								38	1 0 0	7 12 6	8 12 6						
								39	1 0 0	9 17 6	10 17 6						

Registration fees for wives, payable to Funeral Fund:—Under 25, 6d.; 25 to 30, 1s.; 30 to 34, 1s. 6d.; 34 to 36, 2s. Annual contribution of widows to Funeral Fund, 8s. It is not the practice in this Society to continue the sick pay under the lowest rate beyond one month, or, at the farthest, two months; and effect has been given in the valuation to this reduction in the benefits.

8. The results of the valuations of 1881, 1886, and 1891, in respect to the Sick Funds of the Lodges, taken in the aggregate, are as follow:—

SICK FUNDS.—VALUATION BALANCE-SHEETS, 1881, 1886, AND 1891.

The Valuation of—	Number of Members.	Annual Contribution per Member.	Liabilities.	Assets.			Deficiency.	Capital per Member.	Deficiency per Member.	Ratio per £1 to Liabilities of the—		
			Value of Sick Pay.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
1881	3,807	s. d. 22 0	£ 90,876	£ 59,299	£ 13,396	£ 72,695	£ 18,181	£ s. 3 10	£ s. 4 15	s. d. 13 0	s. d. 3 0	s. d. 16 0
1886	4,711	24 6	118,497	81,173	25,010	106,183	12,314	5 6	2 12	13 8	4 3	17 11
1891	6,341	24 6	170,386	121,872	41,704	163,576	6,810	6 12	1 1	14 4	4 11	19 3
Increase (Decrease —)												
1886 over 1881 ...	904	2 6	27,621	21,874	11,614	33,488	— 5,867	1 16	— 2 3	0 8	1 3	1 11
1891 „ 1886 ...	1,630	...	51,889	40,699	16,694	57,393	— 5,504	1 6	— 1 11	0 8	0 8	1 4
1891 „ 1881 ...	2,534	2 6	79,510	62,573	28,308	90,881	— 11,371	3 2	— 3 14	1 4	1 11	3 3

9. The membership has increased, it will be noticed, between 1881 and 1886 by 904, and between 1886 and 1891 by 1,630. Comparing the assets with the liabilities in the present valuation, the contribution-value is equivalent to 14s. 4d. in the £1, the capital to 4s. 11d., and the assets, therefore, to 19s. 3d., resulting in a deficiency of 9d. in the £1. The capital has increased continuously, taken in itself, as well as relatively to the membership and liabilities, but more quickly during the second than the third quinquennium. The contributions have increased in value in relation to the liabilities at the same rate during both quinquennial periods.

10. The subjoined table presents a statement of the position of the Grand Lodge Funeral Fund in 1881, 1886, and 1891, the contribution being 2s. a quarter on each occasion:—

FUNERAL FUND.—VALUATION BALANCE-SHEETS, 1881, 1886, AND 1891.

The Valuation of—				Liabilities.	Assets.			Surplus.	Capital per Member.	Surplus per Member.	Ratio per £1 to Liabilities of the—		
				Value of Sums Payable at Death.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
				£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1881	...	...	...	23,514	17,809	8,382	26,191	2,677	2 4	0 14	15 2	7 2	22 4
1886	...	...	...	30,997	24,429	20,107	44,536	13,539	4 5	2 17	15 9	13 0	28 9
1891	...	...	...	42,630	34,411	30,841	65,252	22,622	4 17	3 11	16 2	14 5	30 7
Increase (Decrease —)													
1886 over 1881	...	...	...	7,483	6,620	11,725	18,345	10,862	2 1	2 3	0 7	5 10	6 5
1891 „ 1886	...	...	...	11,633	9,982	10,734	20,716	9,083	0 12	0 14	0 5	1 5	1 10
1891 „ 1881	...	...	...	19,116	16,602	22,459	39,061	19,945	2 13	2 17	1 0	7 3	8 3
The valuation of 1891, at 1s. 6d. a quarter ...				42,630	25,808	30,841	56,649	14,019	4 17	2 2	12 1	14 5	26 6

11. The capital has increased relatively to the membership and liabilities very much more rapidly during the first than the second five years, 1881–86–91; the contributions also increased in value in relation to the liabilities at a slower rate during the second than the first quinquennium. The lower line contains the figures of the 1891 valuation balance-sheet on the basis of the reduction, as appears to be contemplated, of the quarterly payment to the Grand Lodge Funeral Fund from 2s. to 1s. 6d.; this decrease would have the effect of diminishing the surplus from 10s. 7d. to 6s. 6d. in the £1.

12. The figures relating to the Society as a whole in 1881, 1886, and 1891 are as under:—

TOTAL SICK AND FUNERAL FUND.—VALUATION BALANCE-SHEETS, 1881, 1886, AND 1891.

The Valuation of—			Annual Contribution per Member.	Liabilities.	Assets.			Surplus (+), Deficiency (—).	Capital per Member.	Surplus (+), Deficiency (—) per Member.	Ratio per £1 to Liabilities of the—		
				Value of Sick Pay and Sums payable at Death.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
	Number of Members.			£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1881	3,807	30 0	114,390	77,108	21,778	98,886	5 14	— 4 1	13 6	3 10	17 4
1886	4,711	32 6	149,494	105,602	45,117	150,719	9 11	+ 0 5	14 2	6 0	20 2
1891	6,341	32 6	213,016	156,283	72,545	228,828	11 9	+ 2 10	14 8	6 10	21 6
In Queensland	* 323	...	...	...	...	...	...	...	...	...	...
Increase (Decrease—)													
1886 over 1881	904	2 6	35,104	28,494	23,339	51,833	3 17	4 6	0 8	2 2	2 10
1891 „ 1886	1,630	...	63,522	50,681	27,428	78,109	1 18	2 5	0 6	0 10	1 4
1891 „ 1881	2,534	2 6	98,626	79,175	50,767	29,942	5 15	6 11	1 2	3 0	4 2
The valuation of 1891, at 6s. a year to Funeral Fund			...	...	213,016	147,680	72,545	220,225	11 9	1 1	13 10	6 10	20 8

* Members in Queensland Lodges assured in the Grand Lodge Funeral Fund.

13. When the Funeral Fund of the Grand Lodge and the Sick Funds of the Subordinate Lodges are taken together in the 1891 valuation, it is seen that the surplus of £22,622 in the former fund is reduced by the net aggregate deficiency of the latter funds of £6,810, the result being a surplus in the Society as a whole of £15,812, equivalent to £2 10s. per member, and 1s. 6d. in the £1 relatively to the liabilities.

14. No change having in the interim been made, I desire to again draw attention to the non-graduation of the weekly contributions by repeating my observations thereon in 1886:—“I object to uniform periodic payments, though sufficiently high, on the ground of their being unjust to the younger entrants, such members having, under a uniform system, to pay more than the benefits received are worth, in order that the older entrants may pay less than they are worth. . . . It may also be pointed out that the defects inherent in a system of uniform periodic payments can be but to a very small extent corrected by the adoption of a table of initiation fees, though made to increase, as is done in this Society (see table of contributions following par. 7 above), with every year of age at entry and appropriated to the Sick and Funeral Fund, which is not, however, done until the 29th year. I have never been able to understand why entrance fees intended to be assigned to the Medical and Management Fund (see ages 16 to 18, par. 7 above) should be graduated at all. Do members initiated at the age of 28 bring a heavier liability, in any way, on the Medical and Management side of the business of a Friendly

Society than those admitted at 16? If they do not, why are they charged more? The proper complement to an adequate graduated rate of contributions to the Sick Fund and to the Funeral Fund is an entrance fee, the same for all members, payable to the Incidental Fund."

15. The manner in which the members were distributed among the several quinquennial age-groups is shown in the subjoined table :—

NUMBER OF FINANCIAL MEMBERS AT QUINQUENNIAL AGE-GROUPS IN THE VALUATION OF 1891.

Age.	Number of Members.	Age.	Number of Members.
16—19	93	55—59	229
20—24	808	60—64	177
25—29	1,371	65—69	57
30—34	1,458	70—74	6
35—39	986	75—79	5
40—44	524	80	1
45—49	340		
50—54	286	All Ages	6,341

16. The modifications applied to the results obtained from the Valuation Tables depend on the favorable or unfavorable character of the "actual" in comparison with the "expected" rates of sickness, mortality, and exclusions, the method pursued to obtain which rates being, I may state, explained and illustrated in the Fourteenth Friendly Societies Report, 1891 (Appendix B, pp. 25-7, pars. 1-5). These factors, in respect to the Society as a whole during the five years prior to the end of 1881, 1886, and 1891, are as follow :—

"ACTUAL" IN RELATION TO "EXPECTED" EXPERIENCE, 1881, 1886, AND 1891.

During the Five Years.				Actual Experience, when expected = 100.		
				Sickness.	Mortality.	Exclusions.
1877-81	...	...	...	78	81	354
1882-86	...	...	...	83	89	314
1887-91	...	...	...	92	95	325

17. This table shows that, in respect to the same number of members similarly distributed according to age, the members who left the Society through arrears, resignation, or expulsion during the first, second, and third quinquennial periods dealt with were three and one-half, three and one-seventh, and three and one-fourth times as numerous as the English M.U. exclusions during 1866-70; the number who died were one-fifth, one-tenth, and one-twentieth less numerous. The number of weeks' sickness paid for was about 20 per cent. less during the first and second period, and not quite 10 per cent. less during the third period.

18. Dealing with the branches of not less than five years' standing, and containing 30 members and upwards, the sum of the members entitled to sick pay in the event of incapacity during each of the five years 1887-91 was 30,339, and the total number of weeks the members sick continued on the funds during the same period was 34,146 weeks, distributed between the full and the reduced scales of pay received as follows :—

SICKNESS.—AMOUNT AND PROPORTIONATE DISTRIBUTION.

Aggregate, and in Half-yearly Periods.	Total Sickness.	First Six Months at 20s.	Second Six Months at 12s. 6d.	Third Six Months and after at 5s.
Number of Weeks	34,146	26,057	3,154	4,935
Proportionate Distribution	100	76'3	9'2	14'5

19. A comparison of these distribution-ratios during and after the first year's sickness with those of the 1892 Report, p. 8, par. 23, is given in the following table :—

SICKNESS.—COMPARISON OF PROPORTIONATE DISTRIBUTION.

Society.	First Twelve Months.	After Twelve Months.	Aggregate.
I.O.O.F., 1887-91	85'5	14'5	100
I.O.R., 1887-91	73'3	26'7	100
M.U., Port Phillip District, 1886-90	61'0	39'0	100
" Under-average Sickness Group, 1881-90	80'0	20'0	100
" Average Sickness Group, 1881-90	63'0	37'0	100
" Over-average Sickness Group, 1881-90	60'0	40'0	100

20. To enable members readily to see which branches have been a source of strength to the Society, which a source of weakness, and to what cause their favorable or unfavorable position is due, I have given a list of the Lodges arranged in order according to the elements which affect the position of a branch in a valuation (see table of "Relative Position of Lodges" sent herewith; see also the Twelfth Report on Friendly Societies, 1889, pp. x-xii, pars. 10-12). The Lodges are shown therein in the order of—(1) Average annual rate of interest realized during the five years 1887-91; (2) Average

valuation age of members; (3) Rate of sickness relatively to expected rate; (4) Capital per member; and (5), (6), (7) Ratio to liabilities per £1 of the value of contributions, capital, and assets. (The table of "Relative Position" has not been printed.)

21. With regard to the interest earned by the branches on their total Sick Funds during the five years 1887-91, while the Sick Funds of the Society as a whole obtained each year 5.66, 5.77, 5.53, 5.83, 5.14 per cent. respectively, equal to 5½ per cent. per annum on the average, it will be noticed that—

RATE OF INTEREST IN THE LODGES, 1887-91.

1	Lodge obtained	11¾	per cent. per annum.		
12	Lodges	"	6	to 7½	per cent. per annum.
16	"	"	5	" 5¾	" "
12	"	"	4	" 4¾	" "
5	"	"	3½	" 3¾	" "
5	"	"	2½	" 2¾	" "
7	"	"	¾	" 1¼	" "
15	"	"	No interest.		

22. The lowest rate of interest assumed in the valuation being 3 per cent., the 27 branches, consisting mainly of those newly opened, which failed to realize that rate have been placed in too favorable a position; this is counterbalanced in the aggregate figures, however, by the branches which obtained a higher rate than that assumed. Means should be used to secure for every branch the highest amount of interest compatible with safety.

23. The average valuation age of the members in the several branches—34¼ years on the average in the whole Order—covers a very wide range, from a minimum of 26 years to a maximum of 56¼ years. There is also a great divergence in the capital relatively to the membership, from 19s. per member (excluding one branch without capital) to £41 3s. per member.

24. With regard to the actual sickness in comparison with the expected, in 34 branches the actual was less than the expected, regard being had to the ages of the members therein respectively; and greater than the expected in 14 branches. In the remaining 25 branches, their duration being under five years, or the membership less than 30, no comparison has been instituted.

25. Columns 5, 6, and 7 of the table of "Relative Position" deal with the assets and their two constituent parts compared with the liabilities (the only legitimate test of financial standing); in 29 branches the assets are greater than the liabilities, ranging from 35s. 7d. to 20s. 6d. in the £1; in the remaining 44 branches the liabilities exceeded the assets, ranging from 19s. 11d. to 11s. 4d. in the £1. Members should note the position occupied by the particular branch with which they are connected in the 7th column, and then find the order in which it stands in the 5th and 6th columns; this examination will show whether its position in column 7 is due to its sickness outgo being high, or, which is practically the same thing, to its contribution income being low relatively thereto, or the reverse, or to its accumulated fund being proportionately high or low. By the side of the figures in column 7, indicating the relative position of the assets in this valuation, I have placed those of the 1886 valuation, column 7a; it can thereby be seen whether a branch has gained or lost ground in competition with the other branches during the period that has elapsed since the last investigation was made.

EVAN F. OWEN, A.I.A., F.S.S.,

Actuary under the *Friendly Societies Act* 1890.

Office of the Government Statist,
Melbourne, 14th February, 1894.

Extracts from the Report of the Actuary on each Lodge.

No. 6.—Prince Albert.—Financial progress was retarded in 1887-90 by high sickness outgo.

No. 11.—Pioneer.—Financial progress was arrested in 1887 by high sickness and funeral levy outgo, whereupon £100 was transferred from the Medical and Management Fund. The outgo was also heavy in 1891.

No. 20.—Ballarat.—There has been financial retrogression during the quinquennium, due apparently to the high sickness and funeral levy outgo in some years, and inadequate and irregularly credited returns from the capital mainly invested in a hall.

No. 26.—Camperdown.—The investment of a portion of the capital in a hall appears to have adversely affected the interest returns.

No. 30.—Birregurra.—Financial progress was reversed by high sickness outgo in 1889.

No. 40.—Gippsland.—The interest during the quinquennium was considerably augmented by dividends received on account of 420 £1 hall shares.

No. 41.—Ondit.—The investment, during the quinquennium, of the major part of the capital in a hall has had an injurious effect on the interest returns.

No. 66.—Columbia.—Good financial progress made during the quinquennium, with a falling away in interest during the last two years.

No. 68.—Sandhurst.—Owing to high sickness and funeral levy outgo financial progress has been arrested during the quinquennium.

No. 69.—Devonshire.—Financial progress has been retarded during the quinquennium owing to the heavy outgo in some years and failure to keep capital closely invested.

No. 71.—Philanthropic.—Good financial progress was made until 1891, when there was a retrogression due to heavy outgo; there was also a material falling away in the interest in the last two years.

No. 90.—Frederick.—Heavy sickness outgo in 1890 caused financial retrogression.

No. 96.—Lincoln.—In 1887 there was an omission to credit the accrued interest.

No. 97.—Abbotsford.—Heavy sickness and funeral levy outgo in 1891 caused considerable retrogression of funds.

No. 107.—Garfield.—The excessive outgo in some years has greatly depleted the funds, the capital being reduced to a small balance to credit in 1888, and to a debit balance of £42 in 1891.

No. 111.—Irrewillipe.—The meagre interest credited in 1888-9 appears to be due to the hall investment making no return.

TABULAR SUMMARY of the Valuation of the Independent

No.	Branch.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (-) than, or equal to (=), that of the M.U., England, 1866-70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Duke of York	Melbourne	1846	131	80	24 6	37	39½	=	-34	+271	6½	5
2	Fitzroy	Melbourne	1848	141	85	24 6	37½	37½	-48	-19	+294	5½	5
6	Prince Albert	Prahran	1856	86	58	24 6	40½	36½	+26	+20	+167	6½	5
8	St. Kilda	St. Kilda	1858	130	84	24 6	37	34½	-6	-20	+253	5½	4½
11	Pioneer	Ballarat	1860	348	237	24 6	38½	36½	-8	+5	+68	5	4½
12	Hotham Union	North Melbourne	1861	151	70	24 6	35	35½	+32	-38	+265	6½	5
14	Winchelsea	Winchelsea	1862	47	36	24 6	41	42½	+40	-2	+27	4½	4
20	Ballarat	Ballarat	1862	206	154	24 6	38½	40½	+28	+25	+68	3½	3
25	Colac	Colac	1863	238	136	24 6	35	35½	-45	-37	+49	5½	4½
26	Camperdown	Camperdown	1864	77	37	24 6	37½	34½	-77	-52	+100	3½	3
30	Birregurra	Birregurra	1864	20	12	24 6	35½	34	...	...	...	4½	4
40	Gippsland	Walhalla	1866	62	34	24 6	34½	34½	+19	+47	+522	11½	5½
41	Ondit	Ondit	1866	44	21	24 6	30½	33½	-50	-58	+108	1½	3
57	Duke of Edinburgh	South Melbourne	1869	170	107	24 6	39½	37½	+74	-7	+246	6½	5
63	Phoenix	Geelong	1870	55	38	24 6	34½	37½	-37	-27	+128	5½	4½
64	Standard	Prahran	1870	124	81	24 6	33	35½	-72	-22	+306	6½	5
66	Columbia	Melbourne	1871	367	247	24 6	33½	33½	-15	+4	+230	6½	5
68	Sandhurst	Bendigo	1871	205	136	24 6	35	36	+7	+33	+106	7½	5½
69	Devonshire	Castlemaine	1871	58	33	24 6	36	32½	+38	+24	+211	2½	3
71	Philanthropic	Williamstown	1872	262	152	24 6	33	33½	-25	-4	+137	4½	4
73	Yarraville	Yarraville	1873	151	115	24 6	34½	34½	-10	+15	+157	5½	4½
74	Carlton	Carlton	1873	127	88	24 6	36	37½	-30	-27	+237	5½	4½
75	Buckingham	Footscray	1873	146	85	24 6	31½	32½	+25	-13	+251	4½	4
76	Excelsior	Smythesdale	1873	24	16	24 6	44½	45½	...	...	...	4½	4
77	West Melbourne	West Melbourne	1873	60	36	24 6	32½	33½	+51	-15	+408	5½	4½
78	Prince Arthur	Fitzroy	1873	138	100	24 6	34½	36	-47	-14	+170	6½	5
82	Aurora	Corindhap	1874	7	4	24 6	47½	56½	...	...	...	5½	5
84	Brunswick	Brunswick	1874	112	73	24 6	32½	34½	-84	-12	+318	5½	4
86	Rodney	Echuca	1875	158	105	24 6	33½	36	-35	-23	+231	5½	5
89	St. Crispin	Collingwood	1876	244	172	24 6	33	33½	+15	-8	+177	7½	5½
90	Frederick	North Richmond	1876	136	96	24 6	33	35½	+24	+6	+180	6	5
91	Wimmera	Stawell	1876	73	52	24 6	37½	34½	+25	+9	+210	4	5
92	Hawthorn	Hawthorn	1877	61	35	24 6	30½	31½	-69	-33	+207	5½	5
94	Colfax	Richmond	1877	182	136	24 6	33	33½	-45	-27	+179	6	5
96	Lincoln	Collingwood	1878	95	54	24 6	30	31½	-78	-54	+258	4½	4
97	Abbotsford	Collingwood	1878	86	61	24 6	35	35½	+25	-6	+298	4½	4
98	Harmony	Carlton	1878	133	83	24 6	36	38½	+11	+23	+280	5½	4½
101	Spring Hill	Creswick	1880	46	35	24 6	32½	36½	...	-8	+174	3½	3
102	Shepparton	Shepparton	1880	73	39	24 6	33	32½	-14	-38	+430	5½	4½
103	Murtoa	Murtoa	1881	48	31	24 6	32	32	+83	-11	+316	6½	5
104	Ridgely	Numurkah	1882	40	23	24 6	29½	34½	+63	-34	+526	2	3
105	Wildey	Port Melbourne	1882	137	92	24 6	30½	31½	+47	-9	+246	4	3½
106	Grangeburn	Hamilton	1882	15	11	24 6	35½	40	...	...	...	5½	4½
107	Garfield	Allandale	1882	104	61	24 6	32	32½	-18	+38	+122	5½	4
108	Belvoir	Wodonga	1883	16	7	24 6	27	33	...	...	...	1½	3
109	Flemington	Newmarket	1883	86	49	24 6	31	31½	+8	-2	+372	4½	4
110	Rochester	Rochester	1883	68	37	24 6	26½	31½	+27	-28	+275	4½	3½
111	Irrewillipe	Irrewillipe	1883	34	14	24 6	26½	28½	...	-11	+219	2½	3
113	Star of the North	Nathalia	1884	81	39	24 6	35½	30½	+59	-59	+197	3½	3
114	Kidston	Clifton Hill	1884	47	20	24 6	29	31	...	-35	+494	3½	3½
115	Templeton	Preston	1884	41	29	24 6	26½	30½	+41	+1	+503	4	3½
116	Albert Park	Albert Park	1885	58	32	24 6	30	30½	=	+17	+303	1½	3
117	Sylvan	North Carlton	1887	38	22	24 6	...	30½	-70	+271	2½	3	3
119	Stirling	Kyabram	1888	21	11	24 6	...	29½	...	...	...	1½	3
120	Box Hill	Box Hill	1888	38	15	24 6	...	27½	...	...	...	0	3
121	King	Yarrawonga	1888	34	17	24 6	...	33½	...	...	...	0	3
122	Cobram	Cobram	1888	24	9	24 6	...	27½	...	...	...	0	3
123	Wright	Toorak	1888	21	8	24 6	...	29½	...	...	...	0	3
124	Gordon	Newport	1888	102	49	24 6	...	27	...	...	...	1½	3
125	Tallygaroopna	Tallygaroopna	1888	22	13	24 6	...	29	...	...	...	0	3
126	Berwick	Berwick	1888	29	10	24 6	...	27½	...	...	...	0	3
127	Essendon	Essendon	1889	19	6	24 6	...	31½	...	...	...	0	3
128	Maribyrnong	Ascot Vale West	1889	31	23	24 6	...	30½	...	...	...	0	3
129	Prospect Hill	Kew	1889	21	8	24 6	...	30½	...	...	...	0	3
130	Mentone	Mentone	1889	21	12	24 6	...	30½	...	...	...	0	3
131	Warrnambool	Warrnambool	1889	10	4	24 6	...	33	...	...	...	2½	3
132	Riversdale	Camberwell	1889	49	36	24 6	...	28½	...	...	...	0	3
133	Oakleigh	Oakleigh	1889	21	14	24 6	...	27	...	...	...	0	3
134	Auburn	Hawthorn	1889	31	18	24 6	...	30	...	...	...	4½	3

Order of Odd Fellows as at 31st December, 1891.

No.	Liabilities.			Assets.			Ratio to Liabilities per £1 of the—						
	Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Value of Contributions.	Capital.	Assets.
1	15	16	17	18	19	20	21	22	23	24	25	26	27
1	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1	3,103	...	...	2,109	1,877	3,986	883	...	14 7	+ 6 15	13 7	12 1	25 8
2	3,355	...	...	2,349	1,652	4,001	646	...	11 14	+ 4 12	14 0	9 10	23 10
3	2,281	...	...	1,451	1,366	2,817	536	...	15 18	+ 6 5	12 8	12 0	24 8
4	3,188	...	...	2,391	878	3,269	81	...	6 15	+ 0 12	15 0	5 6	20 6
5	9,691	...	...	6,227	2,058	8,285	...	1,406	5 18	+ 4 1	12 10	4 3	17 1
6	3,183	...	...	2,591	1,789	4,380	1,197	...	11 17	+ 7 18	16 3	11 3	27 6
7	1,551	...	...	812	1,138	1,950	399	...	24 4	+ 17 15	10 0	1 4	25 2
8	8,408	...	...	4,191	565	4,756	...	3,652	11 5	+ 5 19	15 5	9 7	11 4
9	5,560	...	...	4,307	2,075	6,382	1,422	...	12 8	+ 5 4	15 2	8 2	23 6
10	2,281	...	...	1,727	954	2,681	400	...	32 7	+ 22 16	13 5	22 2	35 7
11	584	...	...	393	647	1,040	456	...	18 9	+ 8 13	12 6	14 1	26 7
12	1,625	...	...	1,019	1,143	2,162	537	...	11 17	+ 5 9	17 10	9 3	27 1
13	1,132	...	...	1,012	522	1,534	402	...	3 7	+ 9 3	17 10	2 8	15 9
14	4,316	...	...	2,824	568	3,392	...	924	11 17	+ 5 9	17 10	9 3	27 1
15	1,321	...	...	981	792	1,773	452	...	14 8	+ 8 4	14 10	12 0	26 10
16	2,706	...	...	2,154	902	3,056	350	...	7 5	+ 2 16	15 11	5 3	22 7
17	8,789	...	...	6,467	2,308	8,775	...	14	6 6	+ 0 1	14 8	5 3	19 11
18	5,300	...	...	3,307	342	3,649	...	1,651	7 5	+ 0 1	14 8	5 3	19 11
19	2,188	...	...	1,343	146	1,489	...	699	1 13	+ 8 1	12 6	1 3	13 9
20	7,076	...	...	5,248	835	6,083	...	993	2 10	+ 3 16	14 10	2 4	13 7
21	4,251	...	...	2,813	429	3,242	...	1,009	3 4	+ 6 14	13 3	1 4	13 7
22	3,108	...	...	2,247	996	3,243	135	...	7 17	+ 1 1	14 10	2 4	13 7
23	3,871	...	...	2,948	479	3,427	...	444	3 6	+ 3 1	15 3	2 5	20 11
24	850	...	...	395	309	704	...	146	12 18	+ 6 2	9 4	6 10	16 7
25	1,484	...	...	1,122	506	1,628	144	...	8 9	+ 2 8	15 1	7 10	21 11
26	3,328	...	...	2,355	933	3,288	...	40	6 15	+ 0 6	14 2	5 7	19 9
27	261	...	...	84	288	372	111	...	4 1	+ 15 17	6 5	22 1	28 6
28	3,020	...	...	2,239	566	2,805	...	215	5 1	+ 1 18	14 10	3 9	18 7
29	5,105	...	...	2,713	1,615	4,328	778	...	10 4	+ 4 18	15 3	9 1	24 4
30	3,560	...	...	4,059	2,018	6,077	972	...	8 5	+ 2 0	15 11	7 11	23 10
31	2,442	...	...	1,535	206	3,180	...	380	6 2	+ 2 16	13 2	4 8	17 10
32	1,108	...	...	1,538	524	1,741	...	701	2 16	+ 9 12	12 7	1 8	14 3
33	3,627	...	...	1,068	524	1,030	522	...	8 12	+ 8 11	12 7	1 8	14 3
34	2,071	...	...	3,221	637	4,289	662	...	5 17	+ 3 13	17 9	5 11	29 5
35	2,449	...	...	1,665	528	2,191	660	...	6 14	+ 6 19	20 3	6 1	26 4
36	4,220	...	...	2,329	737	3,066	...	256	5 11	+ 3 0	13 7	4 4	17 11
37	1,440	...	...	941	137	1,078	...	1,154	3 0	+ 7 17	13 0	1 11	15 0
38	1,545	...	...	1,392	684	2,076	531	...	9 7	+ 2 0	18 0	8 10	26 10
39	1,046	...	...	882	279	1,141	95	...	5 16	+ 4 7	16 6	5 4	21 0
40	1,108	...	...	912	389	1,301	193	...	9 12	+ 4 17	16 6	7 0	23 6
41	3,930	...	...	3,001	673	3,674	...	256	4 18	+ 1 17	15 5	3 5	23 8
42	447	...	...	259	258	517	70	...	17 4	+ 4 13	15 7	11 6	23 1
43	3,257	...	...	2,114	...	2,114	...	1,143	...	+ 11 0	13 0	8 ...	13 0
44	555	...	...	371	229	600	45	...	14 6	+ 2 16	13 4	8 3	13 0
45	2,397	...	...	1,757	367	2,114	...	273	4 5	+ 3 3	14 8	3 1	17 9
46	1,546	...	...	1,493	451	1,944	398	...	6 13	+ 5 17	19 4	5 10	25 2
47	1,022	...	...	831	179	1,010	...	12	5 5	+ 0 7	16 3	3 6	19 9
48	2,169	...	...	1,941	418	2,359	190	...	5 3	+ 2 7	17 11	3 10	21 9
49	1,136	...	...	1,035	234	1,269	143	...	5 0	+ 3 1	18 4	4 2	22 6
50	1,230	...	...	916	138	1,054	...	176	3 7	+ 4 6	14 11	0 8	13 5
51	2,170	...	...	1,388	69	1,447	...	713	1 4	+ 12 6	12 9	0 8	13 5
52	1,270	...	...	915	107	1,111	...	158	5 3	+ 4 1	14 5	3 1	17 6
53	695	...	...	511	80	591	...	104	3 16	+ 4 19	14 8	2 4	17 0
54	1,227	...	...	945	50	995	...	232	1 6	+ 6 2	15 5	0 9	16 2
55	1,186	...	...	780	82	862	...	324	2 8	+ 9 11	15 2	1 4	16 6
56	770	...	...	600	58	658	...	112	2 8	+ 4 13	15 7	1 4	16 2
57	694	...	...	511	68	579	...	115	3 5	+ 5 10	14 9	1 6	16 8
58	3,258	...	...	2,559	53	2,700	...	538	1 12	+ 5 18	14 11	1 11	16 8
59	722	...	...	539	53	992	...	130	2 8	+ 5 18	14 11	1 6	16 5
60	911	...	...	725	80	805	...	126	2 15	+ 4 7	14 7	1 9	17 4
61	450	...	...	450	57	507	...	139	3 0	+ 4 6	14 0	1 9	17 4
62	1,032	...	...	750	90	840	...	192	2 18	+ 6 4	14 4	1 9	16 3
63	703	...	...	505	41	546	...	157	1 19	+ 7 10	14 4	1 2	15 6
64	705	...	...	503	43	546	...	159	2 1	+ 7 10	14 4	1 3	15 6
65	347	...	...	232	33	265	...	82	3 6	+ 8 4	13 4	1 11	15 3
66	1,508	...	...	1,208	106	1,314	...	284	2 3	+ 5 16	15 1	0 4	16 5
67	670	...	...	528	20	548	...	122	0 19	+ 5 16	15 1	0 7	16 4
68	1,033	...	...	747	64	811	...	222	2 1	+ 7 3	15 6	1 2	16 8

TABULAR SUMMARY of the Valuation of the Independent

No.	Branch.	Where situated.	When established.	Number of —		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (–) than, or equal to (=), that of the M.U., England, 1866–70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
135	Sale ...	Sale ...	1889	15	6	24 6	...	30 ³ / ₄	...	...	...	0	3
136	Stanhope ...	Malvern ...	1890	19	13	24 6	...	29 ³ / ₄	...	...	...	0	3
138	Havilah ...	Maryborough ...	1890	18	8	24 6	...	27 ³ / ₄	...	...	...	0	3
139	Tatura ...	Tatura ...	1891	8	4	24 6	...	26	...	...	...	0	3
Total Lodge Sick Funds ...				6,341	3,974	24 6	34 ¹ / ₂	34 ¹ / ₂	– 5	– 8	+ 223	5 ¹ / ₂	...
Grand Lodge Funeral Fund ...				6,341	3,974	8 0	34 ¹ / ₂	34 ¹ / ₂	– 5	– 8	+ 223	5 ¹ / ₂	5
Whole Society ...				6,341	3,974	32 6	34 ¹ / ₂	34 ¹ / ₂	– 5	– 8	+ 223	5 ¹ / ₂	...
QUINQUENNIAL COMPARISON.													
Total Lodge Sick Funds ...	Valuation of 1886 ...			4,711	3,072	24 6	33 ¹ / ₂	34 ¹ / ₂	– 11	– 17	+ 214	4 ¹ / ₂	...
	" 1891 ...			6,341	3,974	24 6	34 ¹ / ₂	34 ¹ / ₂	– 5	– 8	+ 225	5 ¹ / ₂	...
	(a) Increase ...			1,630	902	...	1	...	6	9	11	1	...
	(b) Decrease ...			...	...	...	...	...	...	...	...	...	...
Grand Lodge Funeral Fund	Valuation of 1886 ...			4,711	3,072	8 0	33 ¹ / ₂	34 ¹ / ₂	– 11	– 17	+ 214	7	5
	" 1891 ...			6,664	4,181	8 0	34 ¹ / ₂	34 ¹ / ₂	– 5	– 8	+ 225	5 ¹ / ₂	5
	(a) Increase ...			1,953	1,109	...	1	...	6	9	11	...	...
	(b) Decrease ...			...	...	...	...	...	...	...	...	...	...
Whole Society ...	Valuation of 1886 ...			4,711	3,072	32 6	33 ¹ / ₂	34 ¹ / ₂	– 11	– 17	+ 214	5	...
	" 1891 ...			6,664	4,181	32 6	34 ¹ / ₂	34 ¹ / ₂	– 5	– 8	+ 225	5 ¹ / ₂	...
	(a) Increase ...			1,953	1,109	...	1	...	6	9	11	...	...
	(b) Decrease ...			...	...	...	...	...	...	...	...	...	...

THE THIRD VALUATION OF THE UNITED ANCIENT ORDER OF DRUIDS.

Letter from the Government Statist to the Grand Secretary, forwarding Results of the Actuary's Valuation.

Office of the Government Statist,
Melbourne, 12th July, 1894.

SIR,

I have the honour to forward herewith the Third Quinquennial Report of the Actuary to this office on the condition of the Sick Funds of the Lodges of the United Ancient Order of Druids in Victoria and the Funeral Fund of the Grand Lodge of Australasia, together with an abstract of the results of his valuation as at the 31st December, 1891, as provided by the Fourteenth Section of the *Friendly Societies Act* 1890.

2. I regret that in consequence of the failure to increase, as recommended in the 1886 valuation, the contributions of the then existing members, and to adopt in regard to future members an adequate graduated scale of contributions to the Sick and Funeral Fund, coupled with the material decrease in the contributions to the Funeral Fund and the accession thereto of a number of members in the other colonies paying the reduced funeral rate, no improvement has been made in the financial condition of the Society during the third quinquennial period.

3. The *Friendly Societies Act* 1891, section 7, it may be pointed out, provides that when the assets of a Society are insufficient to meet its liabilities the Society shall make such changes in its contributions and benefits as will enable it to discharge its liabilities.

I have, &c.,

H. H. HAYTER,
Government Statist.

Jas. J. Brennan, Esq., J.P., G.S., U.A.O.D.,
Grattan and Drummond streets, Carlton.

Order of Odd Fellows as at 31st December, 1891—continued.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio of Liabilities per £1 of the—			No.
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
306	...	...	358	20	378	...	128	1 7	- 8 11	14 2	0 9	14 11	135
628	...	...	462	27	489	...	139	1 8	- 7 6	14 9	0 10	15 7	136
582	...	...	447	28	475	...	107	1 11	- 5 19	15 4	1 0	16 4	138
252	...	...	203	18	221	...	31	2 5	- 3 18	16 1	1 5	17 6	139
170,386	...	...	121,872	41,704	163,576	[13,410	20,220]	6 12	- 1 1	14 4	4 11	19 3	...
...	42,630	...	34,411	30,841	65,252	...	6,810	4 17	+ 3 11	16 2	14 5	30 7	...
170,386	42,630	213,016	156,283	72,545	228,828	15,812	...	11 9	+ 2 10	14 8	6 10	21 6	...
118,497	...	...	81,173	25,010	106,183	...	12,314	5 6	- 2 12	13 8	4 3	17 11	1886
170,386	...	...	121,872	41,704	163,576	...	6,810	6 12	- 1 1	14 4	4 11	19 3	1891
51,889	...	...	40,699	16,694	57,393	...	...	1 6	1 11	0 8	0 8	1 4	(a)
...	...	...	...	...	...	...	5,504	...	...	...	...	...	(b)
...	30,997	...	24,429	20,107	44,536	13,539	...	4 5	+ 2 17	15 9	13 0	28 9	1886
...	42,630	...	34,411	30,841	65,252	22,622	...	4 17	+ 3 11	16 2	14 5	30 7	1891
...	11,633	...	9,982	10,734	20,716	9,083	...	0 12	0 14	0 5	1 5	1 10	(a)
...	...	...	...	...	...	...	...	...	...	...	...	...	(b)
118,497	30,997	149,494	105,602	45,117	150,719	1,225	...	9 11	+ 0 5	14 2	6 0	22 2	1886
170,386	42,630	213,016	156,283	72,545	228,828	15,812	...	11 9	+ 2 10	14 8	6 10	21 6	1891
51,889	11,633	63,522	50,681	27,428	78,109	14,587	...	1 18	2 5	0 6	0 10	1 4	(a)
...	...	...	...	...	...	...	...	...	...	...	...	...	(b)

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Third Valuation of the U.A.O.D.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.	Capital.	Deficiency.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.			
		£	s. d.	£	£	£	£	£	£	£
Sick allowances payable until the 70th year—										
During first six months' sickness, at 2s. per week						148,743				
During second six months' sickness, at 1s. per week						13,295				
After second six months' sickness, at 5s. per week	7,824	9,548·7	24 5	147,995	147,995	16,342	210,006	62,011	47,511	14,500
Permanent allowances after the 70th year of £6 per annum, taken as equivalent to future sick claims						36,754				
Sums payable at death of—										
Members, at £10						46,959	48,693			
Wives, at £10	4,052	1,567·8	4 0	22,480	20,614	8,652				
Widows, at £10	48	24·0	10 0	210	210	153	153			
Members in Lodges outside Victoria, at £20						19,795	23,568	44,026	25,321	18,705
Wives in Lodges outside Victoria, at £10	3,468	693·6	4 0	10,075	10,075	3,773				
Contingent widows	1,803			2,218	2,218	1,979	1,979			
Probable future registered wives						2,750				
Total	17,195	11,834·1	28 5	182,978	181,112	295,545	287,149	106,037	72,832	33,205

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed. 2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the branches. 3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of £6 per annum for life when 70 years of age has been set

down to the account of each member in lieu of the pay then claimable in case of sickness. 4. The values of the prospective income and outgo on account of members owing more than fourteen weeks' contributions have been excluded from the valuation.

5. The deficiency shown I believe to be mainly due to the inadequacy of the contributions to provide the sick and funeral benefits.

6. The total Sick Funds of the Lodges (see par. 14 below) have improved in financial condition during the preceding quinquennium by 1s. 11d. in each £1 of liabilities, from 16s. 8d. in 1886 to 18s. 7d. in the £1 in 1891. This is to a great extent owing to the practical increase in members' contributions to the Sick Fund by 2s. a year, the sum transferred to the Grand Lodge Funeral Fund from the Sick and Funeral Fund contribution having been reduced early in 1892 from 1s. 6d. to 1s. per quarter, such change being assumed to have been brought into operation at the end of 1891. The effect of this decrease of one-third its contribution on the Funeral Fund has been to transform a surplus of 2s. 1d. in the £1 in 1886 to a deficiency of 4s. 10d. in the £1 in 1891 (see par. 16 below), the assets being reduced from 22s. 1d. to 15s. 2d. in the £1. This result shows that while 6s. is sufficient 4s. is inadequate to provide the funeral benefits. As far as the Order and Lodges in Victoria are concerned, the transference of 2s. of each member's contribution from the Funeral Fund of the Central Body to the Sick Fund of the Lodges, or, which is the same thing in practice, the retention of 6d. a quarter by the latter, has no adverse effect on the condition of the funds of the Order as a whole, what is lost by the one fund is gained by the other, both funds being included in the total; but the case is far otherwise when members of Lodges situated in other colonies, particulars relating to whom being for the first time given in connexion with the 1891 valuation, participate in the reduction, so that new members of such Lodges are received on the Funeral Fund here by the payment of 2s. 6d. initiation fee at all ages from 16 to 40 (see par. 12 below), and all members thereof, new and old, pay no more than 1s. a quarter, the 2s. a year remitted going into the Sick Funds of Lodges outside Victoria and not being therefore included in the aggregate figures of the valuation made in this colony.

7. It is obvious that the unfavorable position of the Central Funeral Fund has been brought about mainly by the reduction in the funeral contribution and the accession to the Victorian membership of nearly half as many extra-Victorian members paying insufficient rates.

8. The effect of the division of the Sick and Funeral Fund contribution adopted in 1892 obviously points to the necessity of reverting, seeing the constituent Lodges of the Order are situated in several of the Australasian colonies, to the mode of division previously in force.

9. To this I add the recommendation I made in 1886, slightly modified (which recommendation, I regret to say, appears to have been disregarded; see U.A.O.D. Valuation, par. 5, p. 48, of the 1887 Friendly Societies Report), that existing members under 35 years of age pay 1s. a quarter additional contributions to go to the Sick Fund, and that the Society adopt in respect to future members an adequate scale of contributions graduated according to their initiation age, applicable to the Funeral Fund as well as to the Sick Fund, or, which amounts practically to the same thing, but somewhat easier of application, adopt an adequate graduated scale of Sick and Funeral contributions, whereof a fixed *proportion* not a fixed *sum* should be appropriated quarterly to the Grand Lodge Funeral Fund.

10. By bringing forward the figures of the 1881 and 1886 investigation, and setting them by the side of those of the present valuation, as is done below in pars. 14, 16, and 18, an opportunity is given of ascertaining, not only the financial condition of the Society at the end of the last quinquennium, but of noting also the progress it has made during the two preceding quinquennial periods.

11. The benefits are the same as in 1881 and 1886 :—Medical attendance and medicine to member, wife, and children under 18, together with funeral donations and sick pay as per scale given in the preceding abstract of the results of the valuation.

12. The contributions paid by the members for the benefits and for managing the business of the Society in 1881, 1886, and 1891 are set forth in detail in the subjoined table :—

CONTRIBUTIONS, 1881, 1886, AND 1891.

Age at Entry.	VALUATION, 1881.							
	Initiation Fee.				Annual Contribution.			
	Medical and Management Fund.	Sick Fund.	Funeral Fund.	Total.	Medical and Management Fund.	Sick Fund.	Funeral Fund.	Total.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
18—20	5 3	2 9	2 6	10 6	32 0	20 0	6 0	58 0
20—25	7 6	5 0	2 6	15 0				
25—30	10 0	7 6	2 6	20 0				
30—35	15 0	12 6	2 6	30 0				
35—40	20 0	17 6	2 6	40 0				
40—43	30 0	27 6	2 6	60 0				
43—45	50 0	47 6	2 6	100 0				
					[Since 1870 if over 40. 38 6 26 6 6 0 71 0]			

VALUATIONS, 1886 AND 1891.										
						1886.	1891.	1886.	1891.	
						s.	s.	s.	s.	
16—20	7 6	0 6	2 6	10 6	32 0	22	24	6	4	60 0
20—25	7 6	5 0	2 6	15 0						
25—30	7 6	10 0	2 6	20 0						
30—35	7 6	20 0	2 6	30 0						
35—40	7 6	50 0	2 6	60 0						
					32 0	35	37	6	4	73 0

13. Between the 1881 and 1886 valuations the following alterations, it will be noticed, were made in the contributions:—The reduction from 45 to 40 in the maximum age of initiation, the assigning to the Medical and Management Fund, instead of sums increasing with the age, of a uniform entrance fee at all ages, there being in consequence an increase after the age of 25 in such fee appropriated to the Sick Fund; the only increase made in the periodic contributions was 2s. a year (6d. a quarter) at all ages to the Sick Fund, and 13s. a year (3d. a week) in addition between 35 and 40 years of age at entry. The only alteration between the 1886 and 1891 valuations was the transference of 2s. a year (6d. a quarter) at all ages from the Funeral Fund to the Sick Fund, the adverse effect of which alteration is pointed out above in pars. 6, 7, 8.

14. The results of the valuation of the Sick Funds of the Lodges taken in the aggregate in 1881, 1886, and 1891 are given in the subjoined table:—

SICK FUNDS.—VALUATION BALANCE-SHEETS, 1881, 1886, AND 1891.

The Valuation of—	Number of Members.	Annual Contribution per Member.	Liabilities.	Assets.			Deficiency.	Capital per Member.	Deficiency per Member.	Ratio to Liabilities per £1 of the—		
			Value of Sick Pay.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
		s. d.	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1881	3,456	20 0	87,798	48,026	10,293	58,319	29,479	3 0	8 11	11 0	2 4	13 4
1886	5,939	22 4	135,477	88,454	24,323	112,777	22,700	4 2	3 16	13 1	3 7	16 8
1891	7,824	24 5	210,006	147,995	47,511	195,506	14,500	6 1	1 17	14 1	4 6	18 7
Increase (Decrease —)												
1886 over 1881	2,483	2 4	47,679	40,428	14,030	54,458	— 6,779	1 2	— 4 15	2 1	1 3	3 4
1891 „ 1886	1,885	2 1	74,529	59,541	23,188	82,729	— 8,200	1 19	— 1 19	1 0	0 11	1 11
1891 „ 1881	4,368	4 5	122,208	99,969	37,218	137,187	— 14,979	3 1	— 6 14	3 1	2 2	5 3

15. The number of effective members has increased it is seen between 1881 and 1886 by 2,483, and between 1886 and 1891 by 1,885, an increase in the ten years of 4,368, equal to 126 per cent.; the assets relatively to the liabilities have increased by 3s. 4d. in the £1 during the second quinquennial period, 1881–86, and during the third by 1s. 11d. in the £1. The capital has increased continuously at each quinquennial interval taken in itself as well as relatively to the membership and liabilities. This is true also of the contribution-value, the increase being, however, relatively greater during the third period than during the second. With regard to the sick pay liability per member, there was a decrease of 10 per cent. in 1886 compared with 1881, and an increase of 18 per cent. in 1891 compared with 1886, and of 6 per cent. compared with 1881.

16. The financial condition of the Grand Lodge Funeral Fund in 1881, 1886, and 1891 was as under, the contributions and claims of members in the other colonies being taken into account in the last but not in the two preceding valuations:—

FUNERAL FUND.—VALUATION BALANCE-SHEETS, 1881, 1886, AND 1891.

The Valuation of—	Number of Members.	Annual Contribution per Member.	Liabilities.	Assets.			Deficiency (Surplus +).	Capital per Member.	Deficiency per Member (Surplus +).	Ratio to Liabilities per £1 of the—		
			Value of Death Claims.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
		s. d.	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1881	3,456	6 0	20,178	12,570	6,019	18,589	1,589	1 15	0 9	12 5	6 0	18 5
1886	5,939	6 0	33,061	22,175	14,328	36,503	+ 3,442	2 8	+ 0 12	13 5	8 8	22 1
1891	7,824	4 0	77,143	33,117	25,321	58,438	18,705	2 5	1 13	8 7	6 7	15 2
In Lodges outside Victoria	3,468	4 0										
Increase (Decrease —)												
1886 over 1881	2,483	...	12,883	9,605	8,309	17,914	— 5,031	0 13	— 1 1	1 0	2 8	3 8
1891 „ 1886	5,353	— 2 0	44,082	10,942	10,993	21,935	22,147	— 0 3	2 5	— 4 10	— 2 1	— 6 11
1891 „ 1881	7,836	— 2 0	56,965	20,547	19,302	39,849	17,116	0 10	1 4	— 3 10	— 0 7	— 3 3

17. The reduction of the contributions to this fund from 6s. to 4s. per member per annum, as I pointed out in pars. 6 and 7 above, with the increase of 14 per cent. in the annual mortality (see par. 22 below), and the introduction into this valuation of the contribution-value and claims of 3,468 members, with 1,803 wives, connected with Lodges located in other colonies, have had together the effect of bringing about a material retrogression of the assets compared with the liabilities, inasmuch as the surplus of 2s. 1d. in the £1 in 1886 has been replaced by the deficiency of 4s. 10d. in the £1 in 1891.

18. The figures relating to the Society as a whole in 1881, 1886, and 1891 are given in the following table:—

SICK AND FUNERAL FUND.—VALUATION BALANCE-SHEET, 1881, 1886, AND 1891.

The Valuation of—	Liabilities.	Assets.			Deficiency.	Capital per Member.	Deficiency per Member.	Ratio to Liabilities per £1 of the—		
	Value of Claims.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1881	107,976	60,596	16,312	76,908	31,068	4 15	9 0	11 3	3 0	14 3
1886	168,538	110,629	38,651	149,280	19,258	6 10	3 4	13 2	4 7	17 9
1891	287,149	181,112	72,832	253,944	33,205	8 6	3 10	12 7	5 1	17 8
Increase (Decrease —)										
1886 over 1881	60,562	50,033	22,339	72,372	—11,810	1 15	—5 16	1 11	1 7	3 6
1891 „ 1886	118,611	70,483	34,181	104,664	13,947	1 16	0 6	—0 7	0 6	—0 1
1891 „ 1881	179,173	120,516	56,520	177,036	2,137	3 11	—5 10	1 4	2 1	3 5

19. When the Funeral Fund of the Grand Lodge of Australasia and the Sick Funds of the Subordinate Lodges in Victoria are taken together in the 1891 valuation, it is seen that the assets, which are in the proportion to the liabilities of 18s. 7d. in the £1 in the Victorian Lodges, being combined with the 15s. 2d. in the £1 assets in the Funeral Fund, results in the assets of the Society as a whole being very slightly reduced from 17s. 9d. in 1886 to 17s. 8d. in the £1 in 1891.

20. Had the Funeral Fund contribution been 1s. 6d. a quarter, as recommended in pars. 8 and 9 above, and had the *members* been paying 1s. a quarter additional to the Sick Fund, the figures of 1891 valuation would appear thus—

	Sick Funds.	Funeral Funds.	The Society.
Annual contribution	26s. 5d.	6s.	32s. 5d.
Value of benefits	£210,006	£77,143	£287,149
Value of contributions	£160,116	£49,676	£209,791
Capital	£47,511	£25,321	£72,832
Assets	£207,627	£74,997	£282,623
Ratio of assets per £1 to liabilities	19s. 9d.	19s. 5d.	19s. 8d.

The assets would then, it is seen, be but slightly less than the liabilities.

21. This Society continues to adhere to the system of requiring every member to pay the same periodic sum to the Sick and Funeral Fund, whether his age at entry be 16 or 34. I have repeatedly condemned uniform payments, even when sufficiently high on the whole to provide the benefits, on the ground of their unfairness to the younger entrants, such members having to pay during the whole course of their membership *more* than the benefits are worth, in order that the older entrants may be allowed to pay continuously *less* than they are worth.

22. The manner in which the members were distributed among the several quinquennial age-groups and their rates of contribution to the Sick Fund are shown in the subjoined table:—

NUMBER AND RATES OF CONTRIBUTIONS OF FINANCIAL MEMBERS AT QUINQUENNIAL AGE-GROUPS AT END OF 1891.

Age.	Total Number of Financial Members.	Number of Members paying an Annual Contribution to the Lodge Sick Fund of—	
		24s.	37s.
16-19	91	91	...
20-24	837	837	...
25-29	1,687	1,687	...
30-34	1,893	1,893	...
35-39	1,422	1,370	52
40-44	812	716	96
45-49	482	454	28
50-54	284	250	34
55-59	173	153	20
60-64	100	88	12
65-69	25	22	3
70-74	16	16	...
75	1	1	...
78	1	...	1
88	1	...	...
All Ages	7,824	7,578	246

23. The modifications of the results derived from the Valuation Tables, depend on a comparison of the "actual" with the "expected" experience (see Fourteenth Report on Friendly Societies, 1891, Appendix B, pars. 1-5) as given in the table following:—

"ACTUAL" IN RELATION TO "EXPECTED" EXPERIENCE, 1881, 1886, AND 1891.

During the Five Years.				Actual Experience, when expected = 100.		
				Sickness.	Mortality.	Exclusions.
1877-81	...	...	...	94	107	383
1882-86	...	...	...	89	92	412
1887-91	...	...	...	99	106	351

24. This table shows that, in respect to the same number of members similarly distributed according to age, the members who left the Society through arrears, resignation, or expulsion, during the first, second, and third quinquennial periods dealt with, were three and four-fifths, four and one-eighth, and three and a half times as numerous as the English M.U. exclusions in 1866-70; the members who died were 7 and 6 per cent. more numerous during the first and third period, and 8 per cent. less numerous during the second period. The number of weeks' sickness paid for were less numerous at the first, second, and third period by 6, 11, and 1 per cent. respectively.

25. Dealing with Lodges of five years' standing, and containing not less than 30 members, the sum of the members entitled to sick pay during each of the five years 1887-91 was 34,745, and the total number of weeks' sickness was 38,941, distributed between the full and reduced scales of pay in the following manner:—

SICKNESS.—AMOUNT AND PROPORTIONATE DISTRIBUTION.

Aggregate and in Half-yearly Periods.				Total Sickness.	First Six Months at 20s.	Second Six Months at 10s.	Third Six Months and after at 5s.
Number of weeks	...	...	...	38,941	27,045	3,123	8,773
Proportionate distribution	...	...	...	100	69.5	8.0	22.5

26. The subjoined table contains a comparison of these ratios during and after the first year's sickness with those of the 1892 Report, p. 8, par. 23:—

SICKNESS.—COMPARISON OF PROPORTIONATE DISTRIBUTION.

Society.				First Twelve Months.	After Twelve Months.	Total Sickness.
U.A.O.D., 1887-91	...	...	...	77.5	22.5	100
I.O.O.F., "	...	...	...	85.5	14.5*	100
I.O.R., "	...	...	...	73.3	26.7	100
M.U., Port Phillip District, 1886-90	...	...	...	61.0	39.0	100
" Under-average Sickness Group, 1881-90	...	...	...	80.0	20.0	100
" Average Sickness Group, 1881-90	...	...	...	63.0	37.0	100
" Over-average Sickness Group, 1881-90	...	...	...	60.0	40.0	100

* Continued only during pleasure of Lodge.

27. To enable members to see which of the branches have been a source of strength, which a source of weakness, to the Society, and for what reason, I give a list of the Victorian Lodges arranged in order according to—(1) Average rate of interest annually realized during 1887-91; (2) Members' average age at end of 1891; (3) Actual compared with expected sickness, 1887-91; (4) Accumulated funds at end of 1891 in relation to effective membership; and (5), (6), (7) Value of contributions, capital, and assets to each 20s. of the liabilities. (The table of "Relative Position" has not been printed.)

28. In respect to the rate of interest secured by the Lodges during 1887-91, calculated on the Sick Fund Capital, not on the amount thereof invested, while the Sick Funds of the Society as a whole in Victoria obtained in the several years 6½, 5½, 6, 6, 5¾, equal on the average to 6 per cent. per annum, column 1 of the table of "Relative Position of Lodges" shows that—

LODGES' AVERAGE INTEREST RATES, 1887-91.

7 Lodges secured 7 to 8 per cent. per annum.

18	"	"	6	"	6¾	"	"
22	"	"	5	"	5¾	"	"
16	"	"	4	"	4¾	"	"
11	"	"	3	"	3¾	"	"
6	"	"	2	"	2¾	"	"
7	"	"	1	"	1¾	"	"
1	"	"	¼			"	"
7	"	"	0			"	"

29. It should be borne in mind that 3 per cent. being the lowest rate assumed in the valuation as obtained in the future, the 21 Lodges which failed to realize that rate during the preceding quinquennium occupy too high a place in the table of "Relative Positions," column 7, "Ratio per £1 of Assets to Liabilities;" this is, however, counterbalanced in the aggregate figures of the Society by Lodges which secure a higher rate than that assumed. Means should be devised for securing to every Lodge the highest return from investments that can, compatible with safety, be obtained.

30. With reference to actual compared with expected sickness, in 40 Lodges the actual was, regard being had to the ages of the members therein, less than the expected, and greater than the expected in 24 Lodges; in the remaining 31 Lodges, their duration being under five years or their membership less than 30, no comparison has been made, since no reliable deduction could be drawn therefrom, the membership being too small or the period of observation being too short.

31. The average age of members as a whole (34 years) is made up from the membership of Lodges differing widely in excess or defect from the mean—from a minimum of 24½ years to a maximum of 48 years. There is also a great divergence in the several Lodges in the capital accumulated relatively to the membership from £18 5s. per member to 17s. per member.

32. The 5th, 6th, and 7th columns of the "Relative Position of Lodges" table deal with the assets and their two constituent parts—the capital and contribution-value, in comparison with the liabilities (the only legitimate test, I may point out, of relative financial standing). In 29 Lodges the assets exceeded the liabilities, ranging from 36s. 11d. to 20s. 8d. in the £1; in the remaining 66 Lodges the liabilities exceeded the assets, ranging from 19s. 11d. to 9s. 8d. in the £1—the mean rate being 18s. 7d. in the £1, as shown above (par. 14). Members would do well to note the number set against their Lodge in the 7th column, and then proceed to compare therewith its order in the 5th and 6th column; this will enable them to see whether its standing in column 7 is due to its sickness outgo being high, or, what amounts to the same thing, to its contribution income being low relatively thereto, or to its capital being proportionately high or low. Side by side with the figures in column 7 relating to the 1891 valuation I have placed those of the preceding valuation of 1886 (column 7a); it can thereby be seen whether a Lodge has lost or gained ground in competition with other Lodges during the interval between the two most recent actuarial investigations.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under the *Friendly Societies Act* 1890.

Office of the Government Statist,
Melbourne, 12th June, 1894.

TABULAR SUMMARY of the Valuation of the United Ancient

No.	Branch.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (-) than, or equal to (=), that of the M.U., England, 1866-70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Successions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Acorn ...	Fitzroy ...	1861	253	151	24 2	33½	34½	+ 5	+ 21	+ 225	6	5
1A	Pioneer ...	Melbourne ...	1867	218	157	24 5	37	38½	- 39	- 33	+ 220	6½	5
2	Anglesea ...	Brunswick ...	1866	227	119	24 3	32½	34½	+ 29	+ 20	+ 122	5½	5
3	Stonehenge ...	Fitzroy ...	1867	161	91	24 2	35½	36½	+ 40	+ 2	+ 288	6	5
4	Mistletoe ...	Melbourne ...	1867	224	139	24 1	33½	36½	+ 5	+ 10	+ 238	7½	5½
6	Royal Oak ...	South Melbourne	1867	301	203	24 5	37½	38½	+ 37	+ 29	+ 158	7½	5½
7	Prince of Wales	Fitzroy ...	1867	101	56	24 3	33½	35½	+ 44	+ 16	+ 332	5½	5
8	Star of Richmond	Richmond ...	1867	145	91	24 4	33½	34½	+ 46	+ 37	+ 133	4	3½
9	Shannon ...	Collingwood ...	1867	159	94	24 2	33½	38½	+ 29	+ 64	+ 251	6	5
10	Royal Oak ...	Ballarat ...	1867	55	32	24 3	46½	44½	+ 13	+ 31	+ 312	4½	3½
11	Ancient Briton	Ballarat ...	1867	38	24	24 0	41½	39½	- 69	- 46	+ 600	5½	4½
12	Shamrock ...	Coburg ...	1867	58	27	24 8	42½	40½	+ 12	- 4	+ 85	7½	5½
14	Prince Arthur	Melbourne ...	1867	124	75	24 5	34½	35½	+ 41	- 22	+ 176	6	5
15	Britannia ...	Port Melbourne	1867	137	70	24 2	37½	37½	+ 89	+ 19	+ 126	5½	5
16	Trafalgar ...	Williamstown	1867	220	110	24 8	36½	37½	- 29	+ 14	+ 78	6	5
18	Talbot ...	Talbot ...	1870	31	17	24 0	46½	46½	+ 107	+ 28	+ 161	5½	4½
20	Mona ...	North Melbourne	1870	200	133	24 7	34½	36½	- 3	- 12	+ 212	6	5
22	Southern Cross	South Melbourne	1871	76	19	24 6	32½	37½	- 42	+ 39	+ 324	4	3½
25	Greensborough	Greensborough	1871	35	18	25 1	34½	35½	...	- 13	+ 83	5½	4½
29	Australia Felix	Flemington ...	1871	142	86	24 4	30½	33½	- 29	- 40	+ 189	6	5
32	Canterbury ...	Prahran ...	1872	169	71	24 3	30½	32½	+ 10	+ 7	+ 226	5½	5
34	Quartzopolis ...	Bendigo ...	1872	164	33	24 8	25½	33	+ 31	+ 4	+ 296	5½	4½
35	Star of Victoria	Warrnambool	1873	50	32	24 9	34	40	+ 15	- 23	+ 259	7	5
36	Iceni ...	Richmond ...	1873	140	43	24 4	35½	35	+ 47	- 2	+ 250	6½	5
37	Caractacus ...	Eaglehawk ...	1873	36	15	25 5	43½	48	+ 146	- 26	+ 392	4½	3½
48	Charnwood ...	St. Kilda ...	1876	79	47	24 2	29½	33	+ 65	+ 9	+ 163	5½	4½
49	Salisbury ...	South Melbourne	1877	157	88	24 4	32½	32½	+ 36	- 19	+ 208	6½	5
50	Ivy ...	Footscray ...	1877	302	211	24 8	32½	33½	- 1	- 8	+ 203	6	5
53	Olive Leaf ...	Carlton ...	1877	86	52	24 4	31½	32½	- 59	+ 18	+ 356	5½	4½
54	Boadicea ...	Richmond ...	1877	94	58	24 5	31½	32½	+ 11	- 21	+ 174	5½	5
75	Star ...	Windsor ...	1878	48	27	24 0	32½	35½	- 25	- 76	+ 676	5	4
76	Avebury ...	North Fitzroy	1878	83	18	24 0	34½	31	- 59	- 11	+ 36	1½	3
82	Standard ...	Melbourne ...	1878	37	24	24 4	32	34½	...	...	...	6½	5
83	Excelsior ...	West Melbourne	1878	127	74	24 0	31½	33½	+ 81	+ 35	+ 167	6½	5
86	Caradoc ...	North Melbourne	1879	130	74	24 8	32	34½	- 42	- 42	+ 216	8	5½
87	Wangate ...	Fitzroy ...	1879	76	46	24 2	29½	32½	+ 1	- 42	+ 262	8	5½
89	Holly ...	Carlton ...	1879	98	60	24 3	29½	32½	+ 15	+ 53	+ 431	5	4½
90	Teutonia ...	Melbourne ...	1879	78	44	24 2	31½	33	- 23	- 8	+ 488	5	4½
101	King Harold ...	Fitzroy ...	1880	74	30	24 2	30½	34½	- 17	- 52	+ 396	6½	4½
105	Una ...	Carlton ...	1880	93	52	24 10	29½	33	+ 20	- 1	+ 287	4½	3½

Extracts from the Report of the Actuary on each Lodge.

No. 1.—Acorn.—The financial progress was suddenly arrested and reversed in 1891 by heavy sickness outgo.

No. 2.—Anglesea.—In 1888 £23 was transferred from the Medical and Management Fund, and £56 in 1890.

No. 4.—Mistletoe.—Olive Branch Lodge amalgamated herewith in 1890.

No. 6.—Royal Oak.—In 1888-9 £200 was transferred from the Medical and Management Fund.

No. 9.—Shannon.—Financial progress was greatly retarded by high sickness outgo.

No. 12.—Shamrock.—Financial progress retarded by high sickness outgo in some years.

No. 15.—Britannia.—The financial progress was reversed in 1887 by high sickness outgo, and inadequate interest was credited the year following.

No. 18.—Talbot.—The expenditure during the quinquennium exceeded the receipts, resulting in a retrogression of funds.

No. 20.—Mona.—In 1889 £124 was transferred from the Medical and Management Fund.

No. 22.—Southern Cross.—Financial progress was interrupted in some years by high sickness outgo. In 1887 the accrued interest was not credited.

No. 34.—Quartzopolis.—There was a falling away in interest in 1890 and a retrogression of funds in 1891, owing to high sickness outgo.

No. 53.—Olive Leaf.—Cymri Lodge amalgamated herewith in 1891.

No. 76.—Avebury.—The financial retrogression appears to be caused by sickness outgo in the latter part of the quinquennium, neglect in paying interest, and paying it into the wrong fund.

No. 82.—Standard.—There was financial retrogression in 1890-91 owing to high sickness outgo.

No. 105.—Una.—Nearly £78 was lost in 1889 by default of the late secretary.

No. 166.—Alma.—The accrued interest in 1889 appears to have been only partially credited.

No. 184.—Concordia.—Interest early in the quinquennium was improperly credited to the Medical and Management Fund.

No. 188.—Kew.—The accrued interest in 1887 was improperly credited to the Medical and Management Fund.

No. 197.—Eltham.—Financial progress retarded by high sickness outgo.

No. 211.—Comet.—Financial progress reversed in 1890 by high sickness outgo.

Order of Druids as at the 31st December, 1891.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+) Deficiency (-) per Member.	Ratio to Liabilities per £1 of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
7,005	4,311	2,271	6,582	...	423	9 0	- 1 13	12 4	6 6	18 10	1
5,308	3,558	2,866	6,424	1,116	...	13 3	+ 5 2	13 5	10 10	24 3	1A
6,189	3,941	872	4,813	...	1,376	3 17	- 6 1	12 9	2 10	15 7	2
4,215	2,692	1,967	4,659	444	...	12 4	+ 2 15	12 9	9 4	22 1	3
5,638	3,537	1,874	5,411	...	227	8 7	- 1 0	12 7	6 8	19 3	4
8,122	4,687	1,502	6,189	...	1,933	5 0	- 6 8	11 7	3 8	15 3	6
2,679	1,716	637	2,353	...	326	6 6	- 3 3	12 10	4 9	17 7	7
5,240	3,018	430	3,448	...	1,792	2 19	- 12 7	11 6	1 8	13 2	8
4,891	2,609	939	3,548	...	1,343	5 18	- 8 9	10 8	3 10	14 6	9
2,181	962	103	1,065	...	1,116	1 17	- 20 6	8 10	0 11	9 9	10
951	636	279	915	...	36	7 7	- 0 19	13 5	5 10	19 3	11
1,493	874	340	1,214	...	279	5 17	- 4 16	11 8	4 7	16 3	12
2,862	2,113	1,081	3,194	332	...	8 14	+ 2 14	14 9	7 7	22 4	14
3,956	2,270	487	2,757	...	1,199	3 11	- 8 15	11 5	2 6	13 11	15
6,115	3,718	721	4,439	...	1,676	3 6	- 7 12	12 2	2 4	14 6	16
1,111	460	139	599	...	512	4 10	- 16 10	8 4	2 6	10 10	18
4,954	3,403	1,510	4,913	...	41	7 11	- 0 4	13 9	6 1	19 10	20
2,898	1,516	246	1,762	...	1,136	3 5	- 14 19	10 5	1 9	12 2	22
928	652	434	1,086	158	...	12 8	+ 4 10	14 1	9 4	23 5	25
2,835	2,502	1,169	3,671	836	...	8 5	+ 5 18	17 8	8 3	25 11	29
4,233	2,995	818	3,813	...	420	4 17	- 2 10	14 2	3 10	18 0	32
4,311	3,113	699	3,812	...	499	4 5	- 3 1	14 5	3 3	17 8	34
1,309	814	690	1,504	195	...	13 16	+ 3 18	12 5	10 7	23 0	35
3,518	2,414	1,056	3,470	...	48	7 11	- 0 7	13 9	6 0	19 9	36
1,381	613	54	667	...	714	1 10	- 19 17	8 11	0 9	9 8	37
2,183	1,477	624	2,101	...	82	7 18	- 1 1	13 6	5 9	19 3	48
3,302	2,771	673	3,444	142	...	4 6	+ 0 18	16 9	4 1	20 10	49
6,867	5,384	1,418	6,802	...	65	4 14	- 0 4	15 8	4 2	19 10	50
2,505	1,618	672	2,290	...	215	7 16	- 2 10	12 11	5 4	18 3	53
1,975	1,665	698	2,363	388	...	7 9	+ 4 3	16 10	7 1	23 11	54
1,091	920	875	1,795	704	...	18 5	+ 14 13	16 10	16 1	32 11	75
2,662	1,934	119	2,053	...	609	1 9	- 7 7	14 6	0 11	15 5	76
914	641	348	989	75	...	9 8	+ 2 1	14 0	7 8	21 8	82
3,377	2,208	429	2,637	...	740	3 8	- 5 17	13 1	2 6	15 7	83
2,539	2,290	1,132	3,422	883	...	8 14	+ 6 16	18 0	8 11	26 11	86
1,235	1,269	987	2,256	1,021	...	13 0	+ 13 9	20 6	16 0	36 6	87
2,902	1,844	462	2,306	...	596	4 14	- 6 2	12 9	3 2	15 11	89
1,922	1,456	528	1,984	62	...	6 15	+ 0 16	15 2	5 6	20 8	90
1,569	1,361	914	2,275	706	...	12 7	+ 9 11	17 4	11 8	29 0	101
2,951	2,021	772	2,793	...	158	8 6	- 1 14	13 8	5 3	18 11	105

TABULAR SUMMARY of the Valuation of the United Ancient

No.	Branch.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (–) than, or equal to (=), that of the M.U., England, 1866-70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
106	Normanby ...	Port Melbourne ...	1880	137	68	24 2	32	34 ¹ / ₂	– 44	+ 14	+ 227	4 ¹ / ₂	3 ¹ / ₂
118	Laurel ...	South Yarra ...	1880	65	45	24 2	31 ¹ / ₂	34 ¹ / ₂	– 50	+ 112	5	4 ¹ / ₂	5 ¹ / ₂
124	Crescent ...	North Melbourne ...	1881	106	29	24 4	27 ¹ / ₂	31 ¹ / ₂	– 47	– 33	+ 221	7 ¹ / ₂	5 ¹ / ₂
125	Rising Sun ...	North Carlton ...	1881	82	51	24 9	31	34 ¹ / ₂	– 59	+ 4	+ 310	6 ¹ / ₂	5
126	Cambria ...	Melbourne ...	1881	38	22	25 4	30 ¹ / ₂	33 ¹ / ₂	+ 78	– 57	+ 322	6 ¹ / ₂	5
135	Golden Sickle ...	Brighton ...	1881	47	28	24 0	29 ¹ / ₂	31	+ 130	– 11	+ 301	4 ¹ / ₂	4
136	Yarraberg ...	Richmond ...	1881	60	18	24 0	32 ¹ / ₂	31 ¹ / ₂	+ 61	– 11	+ 316	5	4 ¹ / ₂
137	Tara ...	West Melbourne ...	1881	75	34	24 0	29	31 ¹ / ₂	– 10	– 59	+ 129	4	3 ¹ / ₂
138	Ivanhoe ...	Fitzroy ...	1881	39	19	24 0	29 ¹ / ₂	32 ¹ / ₂	– 5	– 67	+ 361	4 ¹ / ₂	3 ¹ / ₂
142	Rowena ...	South Melbourne ...	1881	94	12	24 5	33	33	– 21	+ 11	+ 95	4 ¹ / ₂	4 ¹ / ₂
144	Malvina ...	Abbotsford ...	1882	79	52	24 2	30 ¹ / ₂	33 ¹ / ₂	– 18	– 11	+ 172	5 ¹ / ₂	3 ¹ / ₂
150	Albyn ...	Fitzroy ...	1882	59	34	24 0	28 ¹ / ₂	30 ¹ / ₂	– 36	– 58	+ 398	5 ¹ / ₂	4 ¹ / ₂
155	Osberga ...	Windsor ...	1882	20	10	24 0	31 ¹ / ₂	34	...	...	...	2	3
156	Llœgria ...	Collingwood ...	1882	54	40	24 11	31	34 ¹ / ₂	– 21	– 61	+ 339	6 ¹ / ₂	5
162	Harmony ...	South Melbourne ...	1883	172	65	24 8	30 ¹ / ₂	30 ¹ / ₂	– 37	+ 23	+ 201	5 ¹ / ₂	4 ¹ / ₂
166	Alma ...	St. Kilda ...	1883	55	18	24 6	29 ¹ / ₂	31 ¹ / ₂	+ 9	– 16	+ 506	3 ¹ / ₂	3
169	Sylvanus ...	Prahran ...	1883	53	27	24 6	27	29 ¹ / ₂	– 14	+ 63	+ 265	4 ¹ / ₂	3
176	Avon ...	Port Melbourne ...	1883	61	23	24 5	29 ¹ / ₂	32	...	– 38	+ 210	5	4 ¹ / ₂
184	Concordia ...	North Melbourne ...	1884	44	23	24 7	29 ¹ / ₂	31 ¹ / ₂	+ 35	– 27	+ 504	3	3
188	Kew ...	Kew ...	1884	44	29	24 7	28 ¹ / ₂	32 ¹ / ₂	+ 65	– 38	+ 356	3 ¹ / ₂	3
192	Voltock ...	Hawthorn ...	1884	91	53	24 5	25	31 ¹ / ₂	– 35	– 48	+ 320	4 ¹ / ₂	3
195	Clifton ...	Clifton Hill ...	1885	117	53	24 9	29 ¹ / ₂	31 ¹ / ₂	– 51	– 13	+ 588	4 ¹ / ₂	4
197	Eltham ...	Eltham ...	1885	15	3	24 10	24	31 ¹ / ₂	...	...	...	1	3
199	Elliott ...	Ascotvale ...	1885	57	34	24 5	28 ¹ / ₂	32	– 14	– 59	+ 356	4 ¹ / ₂	3 ¹ / ₂
200	Charlton United ...	Charlton ...	1885	7	5	24 0	28	35 ¹ / ₂	...	...	...	1 ¹ / ₂	3
201	Malvern ...	Caulfield ...	1885	22	9	24 7	25 ¹ / ₂	29 ¹ / ₂	...	...	...	3 ¹ / ₂	3
206	Euroa ...	Euroa ...	1886	32	5	24 5	26 ¹ / ₂	32 ¹ / ₂	– 42	– 30	+ 238	4 ¹ / ₂	3 ¹ / ₂
208	Corio ...	Geelong ...	1886	61	35	24 2	28	29 ¹ / ₂	+ 30	– 17	+ 268	4	3 ¹ / ₂
210	Studley ...	Richmond ...	1886	68	15	24 7	...	30 ¹ / ₂	...	– 54	+ 316	3 ¹ / ₂	3 ¹ / ₂
211	Comet ...	Malvern ...	1886	20	5	24 8	...	30 ¹ / ₂	...	...	...	3 ¹ / ₂	3
220	Burnley ...	Richmond ...	1887	65	29	24 7	...	29 ¹ / ₂	...	...	...	3 ¹ / ₂	3
223	Minerva ...	South Melbourne ...	1887	52	20	24 0	...	29 ¹ / ₂	...	...	...	2 ¹ / ₂	3
225	Ivy Leaf ...	Yarraville ...	1887	116	68	24 7	...	30	...	...	...	7	5 ¹ / ₂
229	Jubilee ...	Prahran ...	1887	23	15	25 8	...	30	...	...	...	5 ¹ / ₂	4
231	Austral ...	Melbourne ...	1888	68	39	24 0	...	30 ¹ / ₂	...	...	...	1	3
234	Echuca ...	Echuca ...	1888	27	16	27 10	...	34 ¹ / ₂	...	...	...	1 ¹ / ₂	3
236	General Gordon ...	Seymour ...	1888	46	24	24 3	...	29 ¹ / ₂	...	...	...	3	3
238	Bacchus Marsh ...	Bacchus Marsh ...	1888	18	1	24 9	...	28 ¹ / ₂	...	...	...	1 ¹ / ₂	3
240	Hope of the Hill ...	North Carlton ...	1888	13	3	25 0	...	28 ¹ / ₂	...	...	...	2	3
241	Alpine ...	Elsternwick ...	1888	32	18	24 0	...	29 ¹ / ₂	...	...	...	1 ¹ / ₂	3
242	Kerang ...	Kerang ...	1888	46	15	24 10	...	30	...	...	...	4 ¹ / ₂	3 ¹ / ₂
247	Sandhurst ...	Bendigo ...	1889	36	9	25 1	...	28 ¹ / ₂	...	...	...	1 ¹ / ₂	3
249	Violet ...	Port Melbourne ...	1889	30	7	24 6	...	28 ¹ / ₂	...	...	...	3 ¹ / ₂	3
253	Ormond ...	Malvern ...	1889	12	8	25 1	...	27 ¹ / ₂	...	...	...	0	3
256	Numurkah ...	Numurkah ...	1890	23	...	25 8	...	30 ¹ / ₂	...	...	...	2 ¹ / ₂	3
257	Nelson ...	Newport ...	1890	31	12	24 0	...	27	...	...	...	2 ¹ / ₂	3
258	Stanley ...	Maryborough ...	1890	23	10	24 0	...	28	...	...	...	0	3
260	Perseverance ...	South Melbourne ...	1890	31	12	25 8	...	30 ¹ / ₂	...	...	...	5 ¹ / ₂	4
261	Constance ...	Port Melbourne ...	1890	25	1	24 0	...	28	...	...	...	0	3
262	Aberdeen ...	North Fitzroy ...	1890	33	...	24 0	...	27	...	...	...	3	3
263	Hertha ...	Preston ...	1890	14	13	24 0	...	31 ¹ / ₂	...	...	...	0	3
264	Gwalia ...	Northcote ...	1890	43	19	24 0	...	24 ¹ / ₂	...	...	...	0	3
265	Conqueror ...	St. Kilda ...	1890	60	30	24 0	...	26 ¹ / ₂	...	...	...	3	3
266	Surrey ...	Surrey Hills ...	1890	28	8	24 6	...	30 ¹ / ₂	...	...	...	0	3
268	Bairnsdale ...	Bairnsdale ...	1891	29	...	24 0	...	28	...	...	...	0	3
Total Lodge Sick Funds ...				7,824	4,052	24 5	32 ¹ / ₂	34	+ 6	– 1	+ 251	6	...
Grand Lodge Funeral Fund ...				7,824	4,052	4 0	32 ¹ / ₂	34	+ 6	– 1	+ 251	6	5
Fund ...				3,468	1,803	4 0	...	32 ¹ / ₂	...	...	...	...	...
Whole Society ...				7,824	4,052	28 5	32 ¹ / ₂	34	+ 6	– 1	+ 251	6 ¹ / ₂	...
Lodges outside Victoria ...				3,468	1,803	4 0	...	32 ¹ / ₂	...	...	...	...	...
QUINQUENNIAL COMPARISON.													
Total Lodge Sick Funds ...				5,939	3,333	22 4	33 ¹ / ₂	32 ¹ / ₂	– 8	– 11	+ 312	5	...
Valuation of 1886 ...				...	...	...	...	...	...	...	...	...	...
Valuation of 1891 ...				7,824	4,052	24 5	32 ¹ / ₂	34	+ 6	– 1	+ 251	6	...
(a) Increase ...				1,885	719	2 1	...	1 ¹ / ₂	14	10	...	1	...
(b) Decrease ...				...	...	...	...	...	...	...	61	...	...
Grand Lodge Funeral Fund ...				5,939	3,333	6 0	33 ¹ / ₂	32 ¹ / ₂	– 8	– 11	+ 312	6	5
Valuation of 1886 ...				...	...	...	...	...	...	...	...	...	...
Valuation of 1891 ...				11,292	5,855	4 0	32 ¹ / ₂	34	+ 6	– 1	+ 251	6	5
(a) Increase ...				5,353	2,522	...	...	1 ¹ / ₂	14	10	...	...	...
(b) Decrease ...				...	...	2 0	...	...	...	...	61	...	...
Whole Society ...				5,939	3,333	28 4	33 ¹ / ₂	32 ¹ / ₂	– 8	– 11	+ 312	5 ¹ / ₂	...
Valuation of 1886 ...				...	...	...	...	...	...	...	...	...	...
Valuation of 1891 ...				11,292*	5,855†	28 5	32 ¹ / ₂	34	+ 6	– 1	+ 251	6 ¹ / ₂	...
(a) Increase ...				5,353	2,522	0 1	...	1 ¹ / ₂	14	10	...	...	...
(b) Decrease ...				...	...	...	...	...	...	...	61	...	...

* Included in this number are 3,468 members in Lodges outside Victoria who pay 4s. per annum to the Grand Lodge Funeral

Order of Druids as at the 31st December, 1891—continued.

No.	Liabilities.			Assets.			Ratio to Liabilities per £1 of the—						
	Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Value of Contributions.	Capital.	Assets.
15	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
15	4,700	...	...	2,859	379	3,238	...	1,462	2 15	- 10 13	12 2	1 7	13 9
1,403	1,191	595	1,786	383	...	9 3	+ 5 18	17 0	8 6	25 6
1,814	1,547	1,547	3,094	1,531	...	14 12	+ 14 9	19 10	17 1	36 11
2,037	1,446	724	2,170	133	...	8 17	- 1 12	14 3	7 1	21 4
703	697	468	1,165	462	...	12 6	+ 12 3	19 10	13 4	33 2
1,220	950	323	1,273	53	...	6 17	+ 1 3	15 7	5 4	20 11
1,415	1,135	325	1,387	...	28	4 4	- 0 9	16 0	4 6	19 7
1,724	1,616	242	2,007	299	...	5 3	+ 3 14	18 9	3 7	23 3
927	833	475	1,308	31	...	12 4	- 6 8	13 7	10 3	28 3
2,390	1,765	441	2,007	...	600	2 12	- 6 8	13 7	10 3	28 3
1,951	1,130	451	2,007	...	271	5 14	- 3 9	14 0	3 9	17 9
717	447	460	1,590	539	...	7 16	+ 3 9	21 6	8 9	30 3
1,042	961	120	1,081	...	150	6 0	- 7 10	12 6	3 4	15 10
4,754	3,366	760	4,126	679	...	14 2	+ 12 12	18 5	14 7	33 0
1,777	1,282	547	1,829	...	841	3 4	- 4 17	14 2	2 4	16 6
1,203	1,166	185	1,351	...	295	3 7	- 5 7	12 6	2 1	14 8
1,220	1,046	390	1,436	293	604	3 2	- 11 8	12 6	1 7	14 1
1,264	1,025	261	1,307	...	...	6 8	+ 4 16	17 3	6 2	24 8
2,303	2,151	231	2,382	97	...	5 19	- 0 4	17 3	4 4	21 7
3,057	2,423	387	2,810	235	...	5 5	+ 2 4	18 8	3 5	22 1
518	359	577	3,000	...	57	4 18	- 8 11	15 10	3 10	19 8
1,334	1,239	31	1,270	157	128	2 1	- 8 11	13 11	1 2	15 1
255	154	252	1,401	...	...	4 8	+ 2 15	18 7	3 9	22 4
740	534	138	672	...	2	14 3	- 0 6	12 1	7 9	19 10
826	691	199	890	64	68	6 4	+ 2 2	14 5	3 9	18 2
1,682	1,364	220	1,584	...	98	6 4	- 1 12	16 3	4 10	21 7
1,469	1,525	261	1,786	317	...	3 12	+ 4 13	20 9	3 7	24 4
702	417	126	543	...	159	3 17	- 7 19	11 11	3 7	15 6
2,183	1,552	212	1,764	...	419	6 6	- 6 9	14 3	1 11	16 2
1,718	1,244	123	1,367	...	371	3 5	- 6 9	14 3	1 11	16 2
2,365	2,007	250	2,257	...	108	2 7	- 7 3	14 4	1 5	15 9
625	502	120	622	...	3	2 3	- 0 19	17 0	2 1	19 11
2,312	1,601	177	1,778	...	534	2 12	- 7 17	13 10	3 10	19 11
971	690	184	874	...	97	3 16	- 3 12	14 3	1 11	16 6
1,532	1,115	148	1,263	...	269	3 4	- 5 17	14 7	1 11	16 6
593	449	70	519	...	74	3 18	- 4 2	15 2	2 4	17 6
431	324	48	372	...	59	3 14	- 4 11	15 0	2 3	17 3
1,075	762	151	913	...	162	4 14	- 5 1	14 2	2 10	17 0
1,389	1,043	194	1,237	...	151	4 4	- 3 6	15 1	2 9	17 11
1,189	903	42	945	...	244	3 5	- 6 16	15 2	2 9	17 11
988	727	97	824	...	164	3 3	- 5 9	14 9	1 11	16 8
333	303	34	337	...	56	2 17	- 4 13	15 5	2 4	17 1
781	576	90	666	...	115	3 18	- 5 0	14 9	1 11	16 8
1,004	762	63	825	...	179	2 1	- 5 16	15 2	1 2	16 5
753	560	43	603	...	150	1 17	- 6 10	14 10	1 4	16 0
820	671	55	726	...	126	1 16	- 4 1	15 9	1 1	15 11
1,069	811	43	854	...	169	1 14	- 6 15	14 10	1 1	15 11
480	327	36	363	...	195	1 18	- 5 18	15 2	1 2	16 4
1,352	1,084	51	1,135	...	117	2 11	- 8 7	13 8	1 6	15 2
1,936	1,480	50	1,530	...	406	1 17	- 5 1	16 1	0 9	16 10
953	670	50	720	...	233	1 16	- 8 6	15 4	1 1	15 2
952	705	32	737	...	215	1 2	- 7 8	14 10	0 8	15 6
210,006	147,995	47,511	195,506	[2,665]	27,165]	6 1	- 1 17	14 1	4 6	18 7
...	77,143	...	...	33,117	25,321	58,438	...	14,500	2 5	- 1 13	8 7	6 7	15 2
210,006	181,112	72,832	253,944	...	33,205	8 6	- 3 10	12 7	5 1	17 8
...	77,143	...	...	...	...	...	...	...	...	...	...	...	...
135,477	88,454	24,323	112,777	...	22,700	4 2	- 3 16	13 1	3 7	16 8
210,006	147,995	47,511	195,506	...	14,500	6 1	- 1 17	14 1	4 6	18 7
74,529	59,541	23,188	82,729	...	8,200	1 19	- 1 19	1 0	0 11	1 11
...
...	33,061	...	...	22,175	14,328	36,503	3,442	...	2 8	+ 0 12	13 5	8 8	22 1
...	77,143	...	...	33,117	25,321	58,438	...	18,705	2 5	- 1 13	8 7	6 7	15 2
...	44,082	...	...	10,993	10,993	21,986	...	22,147	0 3	2 5	4 10	2 1	6 11
135,477	33,061	168,538	110,659	24,323	38,651	149,280	...	19,258	6 10	- 3 4	13 2	4 7	17 9
210,006	77,143	287,149	181,112	47,511	72,832	253,944	...	33,205	8 6	- 3 10	12 7	5 1	17 8
74,529	44,082	118,611	70,483	23,188	34,181	104,604	...	13,947	1 16	0 6	0 7	0 6	1 1

Fund only, their average age being 32½ years.—† Included in this number are 1,803 wives in Lodges outside Victoria.

THE THIRD VALUATION OF OVENS AND MURRAY DISTRICT, A.O.F.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Third Valuation of Ovens and Murray District, A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.	Capital.	Surplus, Deficiency (-).
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.			
		£	s. d.	£	£	£	£	£	£	£
Sick allowances payable until the 70th year—										
During first six months' sickness, at 20s. per week	258	268'075	20 10	4,076	4,076	5,343	8,696	4,620	3,102	-1,518
During second six months' sickness, at 10s. per week						553				
After second six months' sickness, at 5s. per week						726				
Permanent allowances after the 70th year of £6 per annum, taken as equivalent to future sick claims						2,257				
Sums payable at death of—										
Members, at £20	154	77'400	6 0	1,219	1,219	2,359	2,634	2,075	2,093	18
Wives, at £10	3	600	4 0			467				
Second wives, at £10	86	25'800	6 0			828				
Members in Court outside Victoria, at £20	59	..	..			175				
Wives in Court outside Victoria, at £10 .. .. .	..	..	..	..	..	..	43	..	..	..
Probable future registered wives .. .. .	..	..	..	..	..	..	..	..	..	..
Total	560	371'875	26 10	5,681	5,681	12,708	12,376	6,695	5,195	-1,500

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed. 2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the branches. 3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of £6 per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness. 4. The values of the prospective income and outgo on account of members owing more than fourteen weeks' contributions have been excluded from the valuation.

TABULAR SUMMARY of the Valuation of the Ovens and

No.	Branch.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (-) than, or equal to (=), that of the M. U., England, 1866-70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Robin Hood ...	Beechworth ...	1864	133	79	20 2	37½	39	-66	-15	+140	4½	4
2	Stanley ...	Stanley ...	1865	20	11	21 0	45	41½	...	...	...	3½	3
3	Little John ...	Bright ...	1865	51	36	21 3	42½	44½	-14	-14	+119	5½	4
4	Greenwood ...	Yackandandah ...	1865	22	17	20 7	42	39½	...	...	...	4	3½
5	Victor ...	Yarrawonga ...	1881	28	10	22 10	34½	34½	...	...	...	1½	3
6	District Members ...	...	...	4	4	20 0	48	53	...	...	...	4	3½
Total Court Sick Funds ...				258	157	20 10	39	40	-61	-28	+159	4½	...
District Funeral Fund ... { Courts in Victoria ...				258	157	6 0	39	40	-61	-28	+159	3½	3½
... { Court outside Victoria ...				86	59	6 0	...	...	...	...	...	...	...
The whole Society ... { Courts in Victoria ...				258	157	26 10	39	40	-61	-28	+159	4½	...
... { Court outside Victoria ...				86	59	6 0	...	...	...	...	...	...	...
QUINQUENNIAL COMPARISON.													
Total Court Sick Funds ...				Valuation of 1886 ...	220	134	20 8	38	39	-7	-49	+158	4½
				1891 ...	258	157	20 10	39	40	-61	-28	+159	4½
				(a) Increase ...	38	23	0 2	1	1	...	21	1	...
				(b) Decrease ...	...	...	...	...	...	54	...	...	...
District Funeral Fund ...				Valuation of 1886 ...	379	249	6 0	38	39	-7	-49	+158	3½
				1891 ...	344	216	6 0	39	40	-61	-28	+159	3½
				(a) Increase ...	...	...	...	1	1	...	21	1	...
				(b) Decrease ...	35	33	...	...	...	54	...	...	...
The whole Society ...				Valuation of 1886 ...	379	249	26 8	38	39	-7	-49	+158	4
				1891 ...	344	216	26 10	39	40	-61	-28	+159	4½
				(a) Increase ...	...	...	...	1	1	...	21	1	...
				(b) Decrease ...	35	33	...	...	...	54	...	...	...

5. The deficiency shown I believe to be due to the inadequacy of the contributions to provide the sick and funeral benefits taken together.

6. I have again to express my regret that the table of adequate graduated contributions obtained from me in 1887 has not been adopted by the Management. In my 1886 Valuation Report I dealt at length with the contributions of the Society and the erroneous method of division thereof between the Sick and Funeral Fund and the Incidental Fund in force; refer more particularly to pars. 15 to 18 of my 1886 Valuation Report in your possession. This is also contained in the Appendix to the Eleventh Report on Friendly Societies of the Government Statist, 1888 (sent herewith), pp. 9 and 10.

7. The defective division of the contributions may be cured by the adoption of the following alteration of the 1891 Amended Laws. Let Law No. 126 be amended so as to read thus:—"Law No. 126. To the Incidental Fund all fines, *12s. 6d.* of the proposition and initiation fees, with *6d. per week* of the contributions and the whole of the entrance fees and contributions of honorary members, together with *1s.* each per quarter, for the purpose of paying the surgeon's fees and other expenses of management. To the General Fund *the remainder* of the proposition and initiation fees, *and* of the *weekly* contributions of every member, except honorary members, for the purpose of paying the Sick Allowance and District Funeral levy; all interest arising from the accumulated stock of this fund shall be added from time to time, and shall be used for no other purpose. Separate and distinct account—[and so on down to]—once a year." It will be noticed that the first and second sentences of Law No. 126 have been transposed without altering the phraseology, and that my amendments are in italics. The effect intended is to have a fixed sum out of the contributions appropriated to the Incidental Fund, and to the Sick and Funeral Fund a sum increasing, according to the scale in force, with the entry ages of new members.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under the *Friendly Societies Act* 1890.

Office of the Government Statist,
Melbourne, 22nd August, 1894.

Extracts from the Report of the Actuary on each Court.

No. 1.—Robin Hood.—£25 was transferred from the Medical and Management Fund in 1889 and £20 in 1890.

No. 3.—Little John.—The high sickness outgo retarded the financial progress in 1887 and caused actual retrogression in 1890-91.

No. 4.—Greenwood.—The financial progress was arrested in 1891 by high sickness outgo.

No. 5.—Victor.—During 1887-8-9 about one-third of the capital on the average was in use by the Medical and Management Fund, hence probably the non-investment of funds.

Murray District A.O.F. as at the 31st December, 1891.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £1 of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
4,182	...	...	2,012	1,343	3,355	...	827	10 2	- 6 4	9 8	6 5	16 1	1
798	...	...	341	408	749	...	49	20 8	- 2 9	8 7	10 3	18 10	2
1,759	...	...	743	684	1,427	...	332	13 8	- 6 10	8 5	7 10	16 3	3
777	...	...	353	285	638	...	139	12 19	- 6 6	9 1	7 4	16 5	4
1,006	...	...	579	170	749	...	257	6 1	- 9 4	11 6	3 5	14 11	5
174	...	...	48	212	260	...	86	53 0	+ 21 10	5 6	24 5	29 11	6
8,696	...	...	4,076	3,102	7,178	[86	1,604]	12 0	- 5 18	9 4	7 2	16 6	...
...	3,680	...	1,605	2,093	3,698	18	...	6 2	+ 0 1	8 9	11 4	20 1	...
...
8,696	3,680	12,376	5,681	5,195	10,876	...	1,500	18 2	- 5 17	9 2	8 5	17 7	...
...
6,776	...	...	3,304	2,420	5,724	...	1,052	11 0	- 4 16	9 9	7 2	16 11	1886
8,696	...	...	4,076	3,102	7,178	...	1,518	12 0	- 5 18	9 4	7 2	16 6	1891
1,920	...	...	772	682	1,454	...	466	1 0	1 2	...	...	...	(a)
...	...	...	...	...	...	...	...	...	...	0 5	...	0 5	(b)
...	4,085	...	1,874	1,532	3,406	...	679	6 19	- 3 1	9 2	7 6	16 8	1886
...	3,680	...	1,605	2,093	3,698	18	...	6 2	+ 0 1	8 9	11 4	20 1	1891
...	...	...	...	561	292	...	...	...	...	...	3 10	3 5	(a)
...	405	...	269	...	...	...	697	0 17	3 2	0 5	...	...	(b)
6,776	4,085	10,861	5,178	3,952	9,130	...	1,731	17 19	- 7 17	9 7	7 3	16 10	1886
8,696	3,680	12,376	5,681	5,195	10,876	...	1,500	18 2	- 5 17	9 2	8 5	17 7	1891
1,920	...	1,515	503	1,243	1,746	...	...	0 3	...	...	1 2	0 9	(a)
...	405	...	...	...	...	...	231	...	2 0	0 5	...	...	(b)

THE THIRD VALUATION OF THE PORTLAND DISTRICT, A.O.F.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Third Valuation of the Portland District, A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.	Capital.	Deficiency.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.			
Sick allowances payable until the 70th year—										
During first six months' sickness, at 20s. per week	469	542'167	23 1	7,729	7,729	9,297	17,780	10,051	8,738	1,313
During second six months' sickness, at 10s. per week						1,021				
After second six months' sickness, at 5s. per week						1,374				
Permanent allowances after the 70th year of £6 per annum, taken as equivalent to future sick claims						6,085				
Sums payable at death of—										
Members, at £20	303	93'800	4 0	1,238	1,238	4,050	4,742	3,729	..	3,729
Wives, at £10						890				
Second wives, at £10	5	3'000	12 0	45	45	106	106	164	..	..
Widows, at £10	23	6'900	6 0							
Probable future registered wives and widows	..	..	..	..	..	..	..	..	..	..
Total	800	645'867	27 1	9,012	9,012	22,823	22,792	13,780	8,738	5,042

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed. 2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the branches. 3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of £6 per annum for life, when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness. 4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

5. The deficiency shown, I believe, to be due in the Sick Funds taken in the aggregate to the insufficiency to provide the sick benefits of the payments of members who were under the age of 30 when

TABULAR SUMMARY of the Valuation of the Portland

No.	Branch.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (—) than, or equal to (=), that of the M. U., England, 1866-70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Hope ...	Portland ...	1858	154	108	22 4	47	47	— 1	+ 16	— 35	3½	3
2	Prosperity ...	Portland ...	1859	35	20	24 10	50	51½	+ 54	+ 11	— 20	4½	4
3	Brotherhood ...	Hamilton ...	1860	76	45	23 0	43½	43	— 40	— 26	+ 68	4½	4
4	Perseverance ...	Digby ...	1861	47	33	23 8	42½	44½	— 35	— 60	+ 128	3½	3
5	Caledonia ...	Sandford ...	1863	94	62	23 9	43½	46½	— 11	— 12	+ 253	4	3½
6	Prince Alfred ...	Port Fairy ...	1868	45	31	22 7	38½	36	+ 21	— 20	— 65	4½	4½
7	Humility ...	Heywood ...	1891	18	9	24 0	...	26½	...	...	...	0	3
	Total Court Sick Funds	...	...	469	308	23 1	44½	44½	— 5	— 6	+ 57	4	...
	District Funeral Fund	...	...	469	308	4 0	44½	44½	— 5	— 6	+ 57	5½	4½
	The whole Society	...	...	469	308	27 1	44½	44½	— 5	— 6	+ 57	4	...
	QUINQUENNIAL COMPARISON:—												
	Total Court Sick Funds	Valuation of 1886	...	435	310	23 2	41	44½	— 65	— 26	+ 4	4½	...
		1891	...	469	308	23 1	44½	44½	— 5	— 6	+ 57	4	...
		(a) Increase	...	34	...	...	3½	...	60	20	53	...	...
		(b) Decrease	...	...	2	0 1	...	½	...	...	...	½	...
	District Funeral Funds	Valuation of 1886	...	435	310	4 0	41	44½	— 65	— 26	+ 4	3½	3½
		1891	...	469	308	4 0	44½	44½	— 5	— 6	+ 57	5½	4½
		(a) Increase	...	34	...	...	3½	...	60	20	53	1½	1
		(b) Decrease	...	...	2	...	...	½	...	...	...	...	...
	The whole Society	Valuation of 1886	...	435	310	27 2	41	44½	— 65	— 26	+ 4	4½	...
		1891	...	469	308	27 1	44½	44½	— 5	— 6	+ 57	4	...
		(a) Increase	...	34	...	...	3½	...	60	20	53	...	...
		(b) Decrease	...	...	2	0 1	...	½	...	...	...	½	...

initiated, constituting 87 per cent. of the membership, 408 out of 469, the substantial improvement in the scale of contributions having been unwisely made to apply to members entering in future, and who had entered previously, at the age of 30 and upwards *only*. The deficiency shown in the Funeral Fund I believe to be due to the entire inadequacy of the uniform contribution of 1s. per quarter, payable by each member at every entry age from 18 to 45, to provide the funeral benefits, and to the complete depletion of the Funeral Fund capital.

6. The deficiency being mainly due in the Sick Fund to the insufficiency of the payments of the members who were under 30 when initiated, and in the District Funeral Fund to that of all members (Laws Nos. 77 and 33) should be amended in the following manner or its equivalent, such amendment being made to apply to present members and not to future members only:—In Law No. 77, line 5, strike out—"If under 30 years of age at time of admission, 4s. per month," and in lieu thereof insert—"Age when initiated, 16 and under 21, 4s. per month; 21 and under 25, 4s. 3d. per month; 25 and under 28, 4s. 6d. per month; 28 and under 30, 4s. 9d. per month." In Law No. 33, strike out from "Each Court," 1st line, to "Funeral Fund," 4th line, and insert in lieu thereof—"Each Court shall pay every quarter to the District one-fourth of the sick and funeral contribution being the quarterly contribution of every financial member over three months in the Order, after 6s. 6d. appropriated under Law No. 124 to the Incidental Fund has been deducted therefrom, and 2s. 6d. for every new member for a Funeral Fund." In the same Law, line 7, in lieu of—"the sum of 6d." insert—"one-fourth the sick and funeral contribution." The amended scale here proposed will not make the contributions adequate to provide the benefits; its adoption, however, will be a considerable improvement on that now in force, and under it the Funeral Fund will obtain its proper proportion of the contributions at all ages.

EVAN F. OWEN, A.I.A., F.S.S.,

Actuary under the *Friendly Societies Act* 1890.

Office of the Government Statist,
Melbourne, 30th August, 1894.

Extracts from the Report of the Actuary on each Court.

No. 1.—Hope.—There has been a steady declension of capital during the quinquennium, owing to heavy sickness outgo, the expenditure therefor having been over 70 per cent. greater than the contribution income, and the investment of nearly one-fourth of the funds in a hall making apparently no returns.

No. 2.—Prosperity.—Owing to heavy sickness outgo, no financial progress has been made during the quinquennium, but rather a small retrogression.

No. 3.—Brotherhood.—An increasing proportion of the capital during the quinquennium, was invested in a hall, this may account for the falling off in the interest credited.

No. 4.—Perseverance.—The interest earnings were somewhat low, probably arising from about a fifth of the capital being invested in a hall making little or no returns.

No. 5.—Caledonia.—Financial progress arrested in the latter part of the quinquennium by high sickness outgo; one-sixth of the capital was invested in a hall returning apparently no interest.

District A.O.F. as at the 31st December, 1891.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £1 of the—			No.
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
6,673	...	...	2,473	1,588	4,061	...	2,612	10 6	-16 19	7 5	4 9	12 2	1
1,410	...	...	487	1,170	1,657	247	...	33 9	+ 7 1	6 11	16 7	23 6	2
2,487	...	...	1,203	2,475	3,678	1,191	...	32 11	+15 13	9 8	19 11	29 7	3
1,812	...	...	838	1,142	1,980	168	...	24 6	+ 3 11	9 3	12 7	21 10	4
3,599	...	...	1,545	1,879	3,424	...	175	20 0	- 1 17	8 7	10 5	19 0	5
1,219	...	...	742	443	1,185	...	34	9 17	- 0 15	12 2	7 3	19 5	6
580	...	...	441	41	482	...	98	2 6	- 5 9	15 3	1 5	16 8	7
17,780	...	...	7,729	8,738	16,467	[1,606	2,919]	18 13	- 2 16	8 9	9 10	18 7	...
...	5,012	...	1,283	...	1,283	...	3,729	...	- 7 19	5 2	...	5 2	...
17,780	5,012	22,792	9,012	8,738	17,750	...	5,042	18 13	-10 15	7 11	7 8	15 7	...
16,058	...	...	6,882	8,001	14,883	...	1,175	18 8	- 2 14	8 7	10 0	18 7	1886
17,780	...	...	7,729	8,738	16,467	...	1,313	18 13	- 2 16	8 9	9 10	18 7	1891
1,722	...	...	847	737	1,584	...	138	0 5	0 2	0 2	...	...	(a)
...	...	...	...	...	...	...	...	...	...	0 2	...	...	(b)
...	5,159	...	1,315	423	1,738	...	3,421	0 19	- 7 17	5 1	1 8	6 9	1886
...	5,012	...	1,283	...	1,283	...	3,729	...	- 7 19	5 2	...	5 2	1891
...	...	...	...	...	...	...	308	...	0 2	0 1	...	...	(a)
...	147	...	32	423	455	...	...	0 19	...	...	1 8	1 7	(b)
16,058	5,159	21,217	8,197	8,424	16,621	...	4,596	19 7	-10 11	7 9	7 11	15 8	1886
17,780	5,012	22,792	9,012	8,738	17,750	...	5,042	18 13	-10 15	7 11	7 8	15 7	1891
1,722	...	1,575	815	314	1,129	...	446	...	0 4	0 2	...	...	(a)
...	147	...	...	...	...	...	...	0 14	...	...	0 3	0 1	(b)

THE THIRD VALUATION OF ST. PATRICK'S SOCIETY, MELBOURNE DISTRICT.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Third Valuation of St. Patrick's Society, Melbourne District.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.	Capital.	Surplus.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.			
		£	s. d.	£	£	£	£	£	£	£
Sick allowances payable until the 70th year—	637	811'67	25 6	12,031	12,031	12,354	20,541	8,510	10,295	1,785
During first six months' sickness, at 20s. per week						1,219				
During second six months' sickness, at 10s. per week						1,570				
After second six months' sickness, at 5s. per week						4,336				
Permanent allowances after the 70th year of £6 per annum, taken as equivalent to future sick claims						4,309				
Sums payable at death of—	306	254'80	8 0	3,425	3,425	4,309	5,287	2,117	3,098	981
Members, at £20						775				
Wives, at £10 .. .. .						..
Probable future registered wives .. .. .						..
Total	943	1,066'47	33 6	15,456	15,456	24,563	26,083	10,627	13,393	2,766

TABULAR SUMMARY of the Valuation of the Melbourne District

No.	Branch.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (–) than, or equal to (=), that of the M.U., England, 1866–70.			Rate of Interest.		
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.	
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	
						s. d.	Yrs.	Yrs.	%	%	%	%	%	
1	Melbourne ...	Melbourne ...	1862	282	183	22 2	43½	45½	+10	+22	+128	6½	5	
2	Brunswick ...	Brunswick ...	1870	97	17	28 0	37½	34½	+67	=	+212	4½	4	
3	Carlton ...	North Carlton ...	1875	62	31	28 1	34½	34½	+89	+48	+141	4	3½	
4	Prahran and St. Kilda ...	Prahran ...	1875	12	6	28 0	39	41½	...	...	...	4½	3½
5	Hotham ...	North Melbourne ...	1876	58	20	28 2	30½	30½	+6	+48	+137	4½	3	
6	Abbotsford ...	Abbotsford ...	1883	95	42	28 4	26	30½	+4	+21	+307	6	5	
7	Coburg ...	Coburg ...	1889	20	2	28 0	...	25½	...	...	...	0	3
8	Kew ...	Kew ...	1891	11	5	28 4	...	26½	...	...	...	0	3
Total Branch Sick Funds ...				637	306	25 6	39	38½	+22	+2	+185	6½	...	
District Funeral Fund ...				637	306	8 0	39	38½	+22	+2	+185	6½	5	
The whole Society ...				637	306	33 6	39	38½	+22	+2	+185	6½	...	
QUINQUENNIAL COMPARISON.														
Total Branch Sick Fund {				Valuation of 1886 ...	535	309	28 1	39½	39	+15	– 4	+212	4½	...
				1891 ...	637	306	25 6	39	38½	+22	+2	+185	6½	...
				(a) Increase ...	102	7	6	...	2	...
				(b) Decrease	3	2 7	½	¾	27
District Funeral Fund {				Valuation of 1886 ...	535	309	8 0	39½	39	+15	– 4	+212	5	4½
				1891 ...	637	306	8 0	39	38½	+22	+2	+185	6½	5½
				(a) Increase ...	102	7	6	...	1½	...
				(b) Decrease	3	...	½	¾	27
The whole Society ... {				Valuation of 1886 ...	535	309	36 1	39½	39	+15	– 4	+212	4½	...
				1891 ...	637	306	33 6	39	38½	+22	+2	+185	6½	...
				(a) Increase ...	102	7	6	...	1½	...
				(b) Decrease	3	2 7	½	¾	27

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed. 2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the branches. 3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £6 per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness. 4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

5. The surplus shown in the Sick Funds in the aggregate I believe to be due mainly to the magnitude of the capital in the Melbourne branch relatively to the liability, and in a less degree to the magnitude of the contribution-value relatively thereto in the rest of the Society, though the "actual" was in excess of the "expected" rate of sickness therein, the age of the members on the average being, however, comparatively low. The surplus in the District Funeral Fund is, in my opinion, due to the sufficiency of the contributions to provide the benefits, and to the accumulated fund having been regularly, closely, and profitably invested, nearly £1 of interest having been annually added to each £15 of capital during the preceding five years.

6. In the Brunswick Branch the District Management Fund levies were, in 1888, improperly paid out of the Sick and Funeral Fund.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under the *Friendly Societies Act* 1890.

Office of the Government Statist,
Melbourne, 6th September, 1894.

of the St. Patrick's Society as at the 31st December, 1891.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+) Deficiency (-), per Member.	Ratio to Liabilities per £1 of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15.	16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	1.
£	£	£	£	£	£	£	£	s. d.	£ s.	s. d.	s. d.	s. d.	
9,311	...	...	3,616	8,259	11,875	2,564	...	29 6	+9 2	7 9	17 9	25 6	1
2,913	...	...	2,169	531	2,700	...	213	5 9	-2 4	14 11	3 8	18 7	2
2,261	...	...	1,485	324	1,809	...	452	5 5	-7 6	13 2	2 10	16 0	3
441	...	...	259	292	551	110	...	24 7	+9 3	11 9	13 3	25 0	4
2,243	...	...	1,595	159	1,754	...	489	2 15	-8 9	14 3	1 5	15 8	5
2,382	...	...	2,003	680	2,683	301	...	7 3	+3 3	16 9	5 9	22 6	6
637	...	...	582	28	610	...	27	1 8	-1 7	18 3	0 11	19 2	7
353	...	...	322	22	344	...	9	2 0	-0 16	18 3	1 3	19 6	8
20,541	...	...	12,031	10,295	22,326	[2,975 1,785]	1,190	16 3	+2 16	11 9	10 0	21 9	...
...	5,542	...	3,425	3,098	6,523	981	...	4 17	+1 11	12 5	11 2	23 7	...
20,541	5,542	26,083	15,456	13,393	28,849	2,766	...	21 0	+4 7	11 11	10 3	22 2	...
16,843	...	...	10,696	7,462	18,158	1,315	...	13 19	+2 9	12 8	8 11	21 7	1886
20,541	...	...	12,031	10,295	22,326	1,785	...	16 3	+2 16	11 9	10 0	21 9	1891
3,698	...	...	1,335	2,833	4,168	470	...	2 4	0 7	...	1 1	0 2	(a)
...	...	...	...	...	...	...	...	...	...	0 11	...	...	(b)
...	4,173	...	2,660	2,074	4,734	561	...	3 17	+1 1	12 9	9 11	22 8	1886
...	5,542	...	3,425	3,098	6,523	981	...	4 17	+1 11	12 5	11 2	23 7	1891
...	1,369	...	765	1,024	1,789	420	...	1 0	0 10	...	1 3	0 11	(a)
...	...	...	...	...	...	...	...	...	...	0 4	...	...	(b)
16,843	4,173	21,016	13,356	9,536	22,892	1,876	...	17 16	+3 10	12 9	9 1	21 10	1886
20,541	5,542	26,083	15,456	13,393	28,849	2,766	...	21 0	+4 7	11 11	10 3	22 2	1891
3,698	1,369	5,067	2,100	3,857	5,957	890	...	3 4	0 17	...	1 2	0 4	(a)
...	...	...	...	...	...	...	...	...	...	0 10	...	...	(b)

THE THIRD VALUATION OF THE MELBOURNE DISTRICT, ANCIENT ORDER
OF FORESTERS.

REPORT OF THE ACTUARY.

ABSTRACT of the results of the Third Valuation of the Melbourne District, A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.	Capital.	Deficiency.
		Total.	Average per Member.	As derived from the Table.	As adjusted.	As derived from the Table.	As adjusted.			
		£	s. d.	£	£	£	£	£	£	£
Sick allowances payable until the 70th year—										
During first six months' sickness, at 20s.						167,725				
per week ..						16,507				
During second six months' sickness, at										
10s. per week ..						21,337				
After second six months' sickness, at 5s.										
per week ..						72,559				
Permanent allowances after the 70th year of										
£6 per annum, taken as equivalent to										
future sick claims						90,428				
Sums payable at Death of—						18,555				
Members, at £20						388				
Wives, at £10						35				
Second wives, at £10						844				
Wives over 40 when admitted, at £10 ..										
Probable future registered wives, at £10										
Total										

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed. 2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the branches. 3. The value of the liabilities on account of the probable sickness after 70 years of age has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of £6 per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness. 4. The values of the prospective income and outgo on account of members owing more than fourteen weeks' contributions have been excluded from the valuation.

5. By bringing forward, as is done below, the figures relating to the 1881 and 1886 valuations, and setting them by the side of those of 1891, members are in a position of ascertaining the financial condition of the society at the end of three quinquennial periods and of noting what progress has been made during the ten years 1881-1891.

6. The benefits to members have remained unaltered:—Sums payable at death and sick allowances as shown under "Nature of Benefits" in the preceding Abstract of the Results of the Valuation, together with the usual medical attendance and medicine to a member, wife, and family.

7. The contributions payable by the members for these benefits and for managing the business of the Courts and District in 1881, 1886, and 1891 were as given in the two tables following:—

CONTRIBUTIONS, 1881 AND 1886.

Age at Entry.	Initiation Fee credited to Medical and Management Fund.	Contributions per Lunar Month, to which there is added 1s. a Quarter.	Annual Contributions.				
			Total.	Medical and Management Fund.	Sick and Funeral Fund.	Sick Fund.	Funeral Fund.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
18-21	5 0						
21-23	7 6						
23-25	10 0	4 0	56 0	30 0	26 0	20 0	6 0
25-27	15 0						
27-30	20 0						
30	31 0						
31	32 0						
32	33 0	4 6	62 6	33 3	29 3	23 3	6 0
33	34 0						
34	35 0						
35	36 0						
36	37 0	5 0	69 0	36 6	32 6	26 6	6 0
37	38 0						
38	39 0						
39	40 0						
40-45	60s., with back contributions from 40, where- of one-half to Sick and Fun- eral Fund	6 0	82 0	43 0	39 0	33 0	6 0

CONTRIBUTIONS, 1891.

Age at Entry.	Initiation Fee credited to Medical and Management Fund.	Contributions per Fortnight, to which there is added 1s. per Quarter.	Annual Contributions.				
			Total.	Medical and Management Fund.	Sick and Funeral Fund. (One-quarter to Funeral Fund).	Sick Fund.	Funeral Fund.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
16-21	5 0	2 0	56 0	30 0	26 0	19 6	6 6
21-30	7 6						
30-35	10 0	2 3	62 6	30 0	32 6	24 4½	8 1½
35-38	15 0	2 6	69 0	30 0	39 0	29 3	9 9
38-40	15 0	3 0	82 0	30 0	52 0	39 0	13 0

8. The alteration in the laws—which consisted in appropriating to the Medical and Management Fund out of the total quarterly contributions of members the fixed sum of 7s. 6d. (in lieu of one-half the monthly payments, plus 1s. a quarter)—came into force on the 30th March, 1894; by employing the consequent increased Sick and Funeral rates at entry, age 30, and upwards, as shown in the two preceding tables, the future income would be overstated during the 2½ years succeeding the end of 1891, the necessary allowance therefor has, however, been made in the estimated value of the future contributions.

9. Dealing first with the Sick Funds of the Courts taken in the aggregate, the following table contains the results of the 1891 valuation, together with those of 1881 and 1886 brought forward for comparison:—

SICK FUNDS.—VALUATION BALANCE-SHEETS, 1881, 1886, AND 1891.

The Valuation of—	No. of Members.	Average Annual Contribution per Member.	Liabilities.	Assets.			Deficiency.	Capital per Member.	Deficiency per Member.	Ratio to Liabilities per £1 of the—		
			Value of Sick Pay.	Contribution Value.	Capital.	Total.				Contribution Value.	Capital.	Assets.
		s. d.	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1881 ...	6,273	21 1	179,527	82,339	52,761	135,100	44,427	8 8	7 1	9 2	5 11	15 1
1886 ...	8,223	20 11	226,062	115,034	68,606	183,640	42,422	8 7	5 3	10 2	6 1	16 3
1891 ...	9,155	21 1	264,894	136,427	85,337	221,764	43,130	9 6	4 14	10 4	6 5	16 9
Increase (Decrease —)												
1886 over 1881	1,950	— 0 2	46,535	32,695	15,845	48,540	— 2,005	— 0 1	— 1 18	1 0	0 2	1 2
1891 „ 1886	932	0 2	38,832	21,393	16,731	38,124	708	0 19	— 0 9	0 2	0 4	0 6
1891 „ 1881	2,882	...	85,367	54,088	32,576	86,664	— 1,297	0 18	— 2 7	1 2	0 6	1 8

10. The membership, it is seen, increased between 1881 and 1886 by 1,950, and by 932 between 1886 and 1891, the average annual contribution being 21s. 1d. per member to the Sick Fund in 1881 and 1891, and 2d. per member less in 1886. Comparing the assets with the liabilities in the present valuation, the contribution value is equal to 10s. 4d. in the £1, the capital to 6s. 5d., and the assets to 16s. 9d. in the £1. The capital has increased continuously during the ten years 1881-91, taken in itself and relatively to the liabilities, but at a slightly slower rate than the membership during the first five years, and more quickly during the second five years. The value of contributions has also increased relatively to the liabilities, but more quickly during the first than during the second five years.

11. The financial condition of the District Funeral Fund in the Valuation of 1881, 1886, and 1891 was as under:—

DISTRICT FUNERAL FUND.—VALUATIONS OF 1881, 1886, AND 1891.

The Valuation of—	No. of Members.	Average Annual Contribution per Member.	Liabilities.	Assets.			Deficiency.	Capital per Member.	Deficiency per Member.	Ratio to Liabilities per £1 of the—		
			Value of Funeral Claims.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
		s. d.	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1881 ...	6,273	6 1	56,265	24,358	2,212	26,570	29,695	0 7	4 15	8 8	0 10	9 6
1886 ...	8,223	6 1	89,447	40,428	870	41,298	48,149	0 2	5 17	9 1	0 2	9 3
1891 ...	9,155	7 2	106,980	54,836	745	55,581	51,399	0 2	5 12	10 3	0 2	10 5
Increase (Decrease —)												
1886 over 1881	1,950	...	33,182	16,070	— 1,342	14,728	18,454	— 0 5	1 2	0 5	— 0 8	— 0 3
1891 „ 1886	932	1 1	17,533	14,408	— 125	14,283	3,250	...	— 0 5	1 2	...	1 2
1891 „ 1881	2,882	1 1	50,715	30,478	— 1,467	29,011	21,704	— 0 5	0 17	1 7	— 0 8	0 11

12. It will be observed that, relatively to the liabilities under this head, the contribution value is equal to 10s. 3d. in the £1 in the 1891 valuation, an increase of 1s. 2d. compared with that of 1886, and of 1s. 7d. with that of 1881. The capital is, however, equivalent to no more than 2d. in the £1 in the 1891 and 1886 valuations, a very considerable reduction from that of 1881, due to the decrease of the amount from £2,212 in 1881 to £870 and £745 in 1886 and 1891 respectively. This shows that the quarterly payment hitherto payable has been altogether inadequate, even to discharge the ordinary annual death claims, leaving nothing towards the creation of the reserve necessary to meet future liabilities increasing with the advance in age of existing members.

13. The effect of the 1894 division of the contributions is, as is shown above in paragraph 7, to increase the payment to the Sick Fund of members entering at ages 30-40, and to decrease that of members entering under 30; but, in respect to the Funeral Fund, the adoption of the one-fourth proportion in lieu of the fixed sum has caused an increase at every age. But it is to be noted that, according to the table given in paragraph 16 below, the members who were initiated under the age of 30, or, to state the case with greater precision, the members now paying according to the 16-30 scale, constitute no less than 81 per cent., or four-fifths, of the entire membership. In consequence, I may add, of the redistribution of members' payments the average annual contribution has been raised from 6s. 1d. to 7s. 2d. per member, as shown in the last table.

14. When the aggregate Court Sick Funds and the District Funeral Fund are taken together, the results are as shown in the subjoined table:—

SICK AND FUNERAL FUNDS.—VALUATIONS, 1881, 1886, AND 1891.

The Valuation of—	No. of Members.	Average Annual Contribution per Member.	Liabilities.	Assets.			Deficiency.	Capital per Member.	Deficiency per Member.	Ratio to Liabilities per £1 of the—		
			Value of Sick and Funeral Claims.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
		s. d.	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1881	6,273	27 2	235,792	106,697	54,973	161,670	74,122	8 15	11 16	9 1	4 8	13 9
1886	8,223	27 0	315,509	155,462	69,476	224,938	90,571	8 9	11 0	9 10	4 5	14 3
1891	9,155	28 3	371,874	191,263	86,082	277,345	94,529	9 8	10 6	10 3	4 8	14 11
Increase (Decrease —)												
1886 over 1881 ...	1,950	— 0 2	79,717	48,765	14,503	63,268	16,449	— 0 6	— 0 16	0 9	— 0 3	0 6
1891 „ 1886 ...	932	1 3	56,365	35,801	16,606	52,407	3,958	0 19	— 0 14	0 5	0 3	0 8
1891 „ 1881 ...	2,882	1 1	136,082	84,566	31,119	115,675	20,407	0 13	— 1 10	1 2	...	1 2

15. Comparing the two elements forming the assets with the liabilities in respect to the two funds providing contingent benefits in 1891, the value of members' payments is equal, it is seen, to 10s. 3d. in the £1, the capital to 4s. 8d., and both together to 14s. 11d. in the £1, leaving a deficiency of assets below liabilities of 5s. 1d. in the £1. The effect of combining the Funeral Fund, wherein the assets are deficient by 9s. 7d. in the £1, with the total Sick Funds, whose deficiency is 3s. 3d., is to create a deficiency in the Society as a whole as stated of 5s. 1d. in every £1 of liabilities.

16. The number of financial members and the contributions paid thereby at the end of 1891, with their ages in quinquennial groups, are given in the table following:—

VALUATION OF 1891.—NUMBER OF FINANCIAL MEMBERS AT EACH RATE OF SICK AND FUNERAL CONTRIBUTION PER ANNUM AT QUINQUENNIAL AGE GROUPS.

Age.	26s.	30s. 4d.	32s. 6d.	34s. 8d.	36s. 10d.	39s.	43s. 4d.	45s. 6d.	52s.	65s.	Total.
17-20 ...	44	...	...	...	...	...	...	...	...	...	44
20-25 ...	901	...	...	...	...	...	...	...	...	...	901
25-30 ...	1,768	...	...	...	...	...	...	...	...	...	1,768
30-35 ...	1,607	...	146	...	...	2	...	...	...	...	1,755
35-40 ...	754	...	310	1	...	56	...	...	2	...	1,123
40-45 ...	375	...	142	...	...	96	...	1	67	...	681
45-50 ...	341	...	112	...	...	48	...	...	34	1	536
50-55 ...	329	...	106	...	...	38	...	...	24	...	497
55-60 ...	370	...	148	1	...	70	...	...	40	...	629
60-65 ...	524	...	44	1	...	61	...	...	44	...	674
65-70 ...	294	8	77	...	...	7	...	...	24	...	410
70-75 ...	37	15	26	21	7	1	7	1	2	...	117
75-80 ...	5	...	...	...	1	...	4	6	2	...	18
80 ...	1	...	...	...	...	...	...	...	...	...	1
86 ...	1	...	...	...	...	...	...	...	...	...	1
All Ages ...	7,351	23	1,111	24	8	379	11	8	239	1	9,155

17. It will be observed that a great majority of the members were paying to the Sick and Funeral Fund the annual rates of 26s., 32s. 6d., 39s. and 52s., which rates correspond with those given in the table following paragraph 7 above; some few members paying six other rates; these latter consist, I am informed, of members who entered by clearance from other Districts of the A.O.F., and of members admitted in years gone by when different scales were in force.

18. The last table serves, I may point out, to bring into prominence the necessarily small present effect of the recent amendment of the laws. The alteration, consisting in a re-distribution of the total contributions without any increase thereto, members entering at age of 30 and over being alone affected thereby, who constituted, as shown, less than 20 per cent. of the membership, say, 1,800 out of 9,000 odd, has improved the financial condition to but a small extent.

19. That the existing members are paying into the Sick and Funeral Fund insufficient contributions will perhaps be brought more clearly home to the members from an examination of the subjoined table showing the annual rates to the Sick and Funeral Fund of three Societies giving the same benefits, two Districts of the A.O.F., Bendigo, and Geelong and Western, and the A.N.A. :—

ANNUAL SICK AND FUNERAL CONTRIBUTIONS OF THE MELBOURNE, BENDIGO, GEELONG AND WESTERN DISTRICTS A.O.F., AND THE A.N.A.

Age.	Melbourne District, A.O.F.	Age.	Bendigo District, A.O.F.	Age.	Geelong and Western District, A.O.F.	Age.	A.N.A.
	<i>s. d.</i>		<i>s. d.</i>		<i>s. d.</i>		<i>s. d.</i>
16-30 ...	26 0	16-25 ...	36 5	18-25 ...	26 0	16-20 ...	26 0
30-35 ...	32 6	25-27 ...	39 0	25-30 ...	32 6	20-24 ...	30 4
35-38 ...	39 0	27-30 ...	41 7	30-35 ...	39 0	24-28 ...	34 8
38-40 ...	52 0	30-33 ...	44 2	35-38 ...	45 6	28-32 ...	39 0
		33-36 ...	46 10	38-40 ...	52 0	32-34 ...	43 4
		36-38 ...	52 0			34-37 ...	47 8
		38-40 ...	57 2			37-40 ...	52 0

20. The “actual” rates of sickness, mortality, and exclusions, compared with the “expected” rates, which are the basis of the modifications made use of to correct the results obtained from the valuation tables, at the three valuations are given in the subjoined table :—

ACTUAL IN RELATION TO EXPECTED EXPERIENCE, 1881, 1886, AND 1891.

During the Five Years.				Actual Experience—Expected being taken equal to 100.		
				Sickness.	Mortality.	Exclusions.
1877-1881	...	...	...	97	102	207
1882-1886	...	...	...	90	97	182
1887-1891	...	...	...	86	100	211

21. The sum of the members entitled to sick pay during each of the five years 1887-91 was 45,077 in Courts of five years standing, and having at least 30 members ; and the total number of weeks’ sickness experienced by the sick members was 68,037, distributed between the full and the reduced rates of pay received in the following manner :—

SICKNESS.—AMOUNT AND PROPORTIONATE DISTRIBUTION, 1887-91.

Aggregate and in Half-yearly Periods.	Total Sickness.	First Six Months at 20s.	Second Six Months at 10s.	Third Six Months and after at 5s.
Number of weeks ...	68,037	42,095	6,809	19,133
Proportionate distribution ...	100	61·87	10·01	28·12

22. It will be interesting to make a comparison between the proportionate distribution during and after the first twelve months’ sickness in this society, with that brought out in connexion with the decennial experiences of the M.U.I.O.O.F. 1881-90 given in the 1891 Friendly Societies Report, and with the I.O.R., I.O.O.F., and U.A.O.D. subsequently valued :—

SICKNESS.—COMPARISON OF PROPORTIONATE DISTRIBUTION.

Society.	First Twelve Months.	After Twelve Months.	Aggregate.
M.U., Port Phillip District, 1886-90 ...	61·0	39·0	100
” Under-average Sickness Group, 1881-90 ...	80·0	20·0	100
” Average ” ” ...	63·0	37·0	100
” Over-average ” ” ...	60·0	40·0	100
I.O.O.F., 1887-91 ...	85·5	14·5	100
I.O.R., 1887-91 ...	73·3	26·7	100
U.A.O.D., 1887-91 ...	77·5	22·5	100
A.O.F., Melbourne District, 1887-91 ...	71·9	28·1	100

23. It is scarcely necessary to point out that the greater the proportion of the entire sickness during the quinquennium falling under the lowest rate of sick pay, the less is the sum which serves to discharge the sick claims during the period.

24. By means of the "Table of Relative Position of Courts," sent herewith, it will be seen which Courts have been a source of strength, which a source of weakness to the Society, and to what cause their favorable or unfavorable condition is to be attributed. The Courts are placed in order therein according to—(1) Rate of interest realized; (2) Members' average age; (3) Relative rate of sickness; (4) Capital per member; and (5), (6), (7) The assets in proportion to the liabilities. (The "Table of Relative Position" has not been printed.)

25. With regard to the interest earned by the Courts in their total Sick Funds during 1887-91, while the Sick Funds in the aggregate obtained $5\frac{1}{4}$, $5\frac{1}{4}$, $5\frac{1}{4}$, $5\frac{3}{4}$, and $5\frac{1}{2}$ per cent. during the individual years, and $5\frac{1}{2}$ per cent. per annum on the average during the quinquennium, it will be noticed that—

RATE OF INTEREST IN THE COURTS, 1887-91.

5 Courts obtained $7\frac{1}{4}$ to $8\frac{1}{4}$ per cent. per annum.				
16	"	6	"	$6\frac{3}{4}$
18	"	5	"	$5\frac{3}{4}$
17	"	4	"	$4\frac{3}{4}$
8	"	3	"	$3\frac{3}{4}$
9	"	$2\frac{1}{4}$	"	$2\frac{3}{4}$
3	"	$1\frac{1}{4}$	"	$1\frac{3}{4}$
5	"	0		

Three of these last five Courts have not been long in existence, but one was established in 1864.

26. Three per cent. being the lowest rate of interest assumed in the valuation, the seventeen Courts which failed to realize that rate have been placed in too favorable a position, but this is counterbalanced in the aggregate figures by the Courts which secured a higher rate than that assumed; means should, however, be used to obtain in every Court the greatest amount of interest compatible with safety.

27. The members in all the Courts taken together were of the average age at the end of 1891 of 39 years: it is to be noted that this mean age covers a wide range in the several Courts, from those having members as young on the average as $28\frac{1}{4}$ years to those whose members are as old generally as $61\frac{1}{4}$ years. The divergence in the capital per member is also considerable, from £57 9s. per member to 14s. per member; the latter Court, however, has not yet had time to build up a reserve of any magnitude.

28. The comparison of the actual with the expected sickness in the individual Courts brings out this result:—In 51 Courts the actual sickness was less, in 1 equal, and in 14 greater than the expected; in the remaining 15 Courts their duration being under five years, or their membership less than 30, and the facts being thus too few to allow any legitimate inference to be drawn therefrom, no comparison has been instituted.

29. The last three columns of the "Table of Relative Position" deal with the assets and their constituent parts in relation to the liabilities in respect to each Court, the only legitimate test, I may state, of financial standing, it is seen that while in 1 there is an equality, in 17 Courts the assets are greater than the liabilities, ranging from 43s. 4d. to 20s. 1d. in the £1; in the remaining 63 Courts the assets are less than the liabilities, ranging from 19s. 10d. to 5s. 2d. in the £1. Members should observe the position occupied by their own Court in the seventh column, and then find the order in which it stands in the fifth and sixth columns respectively; this examination will indicate whether its sickness-outgo was unduly high or the reverse, or its accumulated fund was high or low proportionately to its liabilities. The relative financial position of the several Courts at the 1886 valuation is given in the supplementary column 7A; a comparison of the two columns 7 and 7A in relation to any Court will show whether it has gained or lost ground relatively since the preceding valuation.

EVAN F. OWEN, A.I.A., F.S.S.,

Actuary under the *Friendly Societies Act* 1890.

Office of the Government Statist,
Melbourne, 28th November, 1894.

Extracts from the Report of the Actuary on each Court.

No. 3.—Perseverance.—In 1888 £3,798 was written off value of hall (thereby depleting the capital), wherein £7,500 was invested in 1887, and £4,000 subsequently: in 1888 £100 was transferred from the Medical and Management Fund and £300 from the Building Fund, the meagre amount of interest credited in 1887-8 was owing to the Building Fund not duly paying interest on hall investment.

No. 4.—Good Intent.—In 1888 £50 was transferred from the Medical and Management Fund.

No. 5.—Industry.—During 1888-90 the outgo for sick pay exceeded the income from members and investments, causing so great financial retrogression, that the capital was £80 less at the end than at the beginning of the quinquennium.

No. 6.—Collingwood.—In 1889 £50 was transferred from the Medical and Management Fund.

No. 7.—Sherwood Forest.—Notwithstanding special efforts by the members and assistance from other Courts, the excessive outgo reduced the capital from £174 at the beginning to £101 at the end of the quinquennium.

No. 8.—Robin Hood.—The amount of interest credited in 1889, instead of increasing with the capital, decreased by £24, and the rate by 1 per cent.; the sickness outgo in 1890-91 compares unfavorably with that of the first three years of the quinquennium.

No. 10.—Friendship.—The financial progress was brought nearly to a stand-still by high sickness outgo, the whole of the contributions during the quinquennium and £150 of the interest having been expended therein.

No. 12.—Happiness.—The very unsatisfactory character of the interest returns in 1887–8–9, I ascribe to the investment of a great proportion of the capital in a hall, &c., and the value whereof was written up £150 in 1887.

No. 15.—Richmond.—The financial retrogression in 1887 was due to high sickness expenditure, which absorbed members' contributions, and nearly the whole of the interest.

No. 16.—Prince of Wales.—Financial progress was arrested and reversed in 1889–90–91 by high sickness outgo.

No. 17.—Hotham.—Owing mainly to high sickness outgo the financial experience during the quinquennium has been unfortunate, the funds being kept from complete exhaustion only by transfer from the Medical and Management Fund, levies on the members, and assistance from other courts; this has had also an adverse effect on the investments.

No. 19.—Brunswick.—The financial progress was retarded in 1890–91 by high sickness outgo.

No. 20.—Castlemaine.—The high sickness outgo during the quinquennium reduced the capital one-half, notwithstanding transfer from the Medical and Management Fund.

No. 24.—Yarraberg.—Financial progress retarded by high sickness outgo.

No. 25.—Tarrengower.—To retard the depletion of the funds through heavy sickness expenditure, £370 during the quinquennium was transferred from the Medical and Management Fund.

No. 28.—Southern Cross.—The financial retrogression appears to be due mainly to heavy sickness expenditure.

No. 30.—Reform.—Financial progress retarded by high sickness outgo.

No. 31.—Goodwill.—Years 1888–9 are marked by the meagre amount of interest credited.

No. 32.—Marion.—Too large a proportion of the capital in some years remained uninvested.

No. 33.—Clarendon.—A backward movement of the funds occurred in 1888 and 1890, mainly due to high sickness outgo.

No. 36.—Abbotsford.—The sickness outgo in 1890–91 reduced the capital 50 per cent.

No. 38.—Rob Roy.—The financial retrogression appears to be due to the expenditure of nearly the whole of the contributions in sick pay, coupled with deficient income from investments.

No. 43.—Chevy Chase.—Notwithstanding the good returns from investments, the capital has retrograded during the quinquennium through the high sickness outgo.

No. 45.—Camberwell.—No financial progress made owing to high sickness outgo in some years, and non-crediting and deficiency of interest.

No. 48.—Campbell's Creek.—The funds have been kept from complete exhaustion only by transfers from the Medical and Management Fund and levies on the members.

No. 50.—Star of Brunswick.—The expenditure during the quinquennium exceeded the income including levies from members and transfers from the Medical and Management Fund.

No. 53.—Fryers.—The high sickness outgo has caused a steady retrogression of funds.

No. 54.—Violet Grove.—The high sickness expenditure in 1887–8 and 1891 produced financial retrogression.

No. 55.—Ivanhoe.—The financial progress was retarded by high sickness outgo.

No. 56.—Guildford.—This court appears to have been in a dying condition, numerically and financially, during the quinquennium.

No. 58.—Unity.—The high sickness expenditure has been causing gradual exhaustion of the funds.

No. 60.—Alexandra.—The interest earnings during the quinquennium have been inadequate, and there has been numerical and financial retrogression.

No. 66.—Ballan.—The high sickness outgo has greatly depleted the funds; the 1891 interest was not credited.

No. 67.—Broadmeadows.—Since 1887 half the capital has been invested in a hall, making apparently no return; hence probably the deficient interest in 1888 and 1890–91.

No. 68.—Thorncombe.—The interest earned in 1889–90 should have been credited in those years, not retained till 1891.

No. 71.—Queenscliff.—The meagre interest in 1891 is probably due to nearly the whole of the capital being invested in a hall, making no return.

No. 73.—Albert.—The investment business appears to have been seriously neglected.

TABULAR SUMMARY of the Valuation of the Melbourne

No.	Branch.	Where Situated.	When Established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (—) than, or equal to (=), that of the M.U., England, 1886-70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Victoria ...	Melbourne ...	1850	273	198	21 0	43½	45½	- 13	- 20	+ 156	6½	5
2	City of Lincoln ...	Carlton ...	1854	200	121	20 11	42½	45½	+ 24	- 38	+ 97	6½	5
3	Perseverance ...	Collingwood ...	1857	362	241	20 9	41	40½	- 10	- 18	+ 76	2½	3
4	Good Intent ...	St. Kilda ...	1858	172	122	21 5	37½	39½	+ 10	- 35	+ 250	2½	5½
5	Industry ...	Fitzroy ...	1858	140	102	20 8	41½	41	- 20	+ 19	+ 55	6	5
6	Collingwood ...	Collingwood ...	1859	104	62	20 7	42½	37½	- 19	- 36	+ 122	4½	4
7	Sherwood Forest ...	Clifton Hill ...	1859	74	52	20 10	42½	44½	+ 71	+ 45	+ 220	2½	3
8	Robin Hood ...	Richmond ...	1859	328	231	21 2	36½	38½	+ 26	- 14	+ 52	5½	5
9	Happy Home ...	Melbourne ...	1859	63	36	20 5	41½	42	+ 123	- 37	+ 259	4½	3½
10	Friendship ...	Carlton ...	1859	179	119	20 8	40½	42	- 9	+ 14	+ 29	6	5
11	Benevolence ...	Prahran ...	1859	177	127	20 11	38½	38½	- 29	- 40	+ 87	5½	5
12	Happiness ...	Preston ...	1859	75	53	20 9	44	41½	+ 18	- 9	+ 197	2½	3
13	Williamstown ...	Williamstown ...	1859	218	147	21 1	37½	39½	- 4	- 27	+ 16	8½	5½
14	Friar Tuck ...	Fitzroy ...	1859	270	187	21 4	39	41	- 15	- 34	+ 102	6	5
15	Richmond ...	Richmond ...	1860	183	118	20 8	39½	40½	+ 6	- 26	+ 60	6	5
16	Prince of Wales ...	South Melbourne ...	1860	336	232	21 5	37	40	- 15	- 5	+ 153	6½	5
17	Hotham ...	North Melbourne ...	1860	97	83	21 8	44	49	+ 23	+ 18	+ 252	2½	3
18	Fitzroy ...	Collingwood ...	1860	119	83	20 11	36½	38½	- 25	- 31	+ 153	6	5
19	Brunswick ...	Fitzroy ...	1860	137	94	21 1	40½	39½	+ 51	- 16	+ 70	5½	5
20	Castlemaine ...	Castlemaine ...	1860	58	38	20 7	49	53½	+ 62	- 18	+ 9	6½	5
21	Havelock ...	Collingwood ...	1861	41	29	20 6	44½	46	- 76	- 43	+ 20	5	4
22	Star of the Forest ...	Richmond ...	1861	218	147	20 11	38½	38½	- 6	- 6	+ 126	5½	5
23	Pride of Richmond ...	Richmond ...	1861	93	64	20 9	42	37	+ 19	- 41	+ 91	4	3
24	Yarraberg ...	Richmond ...	1861	47	34	21 3	38½	39	+ 24	+ 7	+ 79	3½	3
25	Tarrngower ...	Maldon ...	1861	111	87	20 11	41½	49	- 1	- 1	+ 131	7½	5½
26	St. George ...	Williamstown ...	1861	176	134	20 7	38½	38½	+ 1	- 5	- 1	7½	5½
27	Rising Sun ...	Footscray ...	1861	258	160	20 11	35	35½	+ 6	- 17	+ 42	6½	5
28	Southern Cross ...	Richmond ...	1861	103	76	21 8	44½	41½	- 27	- 3	+ 99	4½	4
29	Pride of St. George ...	South Brighton ...	1861	121	90	20 9	36	39	- 41	- 64	+ 119	5½	4
30	Reform ...	Melbourne ...	1861	158	111	21 4	41½	43	+ 1	+ 42	+ 131	5½	4½
31	Goodwill ...	Oakleigh ...	1861	76	46	20 6	37	36½	- 34	- 38	+ 146	3½	3
32	Marion ...	South Yarra ...	1861	221	150	21 1	36	36½	- 16	- 31	+ 78	5½	4
33	Clarendon ...	South Melbourne ...	1861	456	325	20 10	35½	36½	+ 50	+ 15	+ 87	6	5
34	King of the Forest ...	South Melbourne ...	1861	235	166	20 10	33½	36	+ 49	+ 20	+ 108	5½	5
35	Kew ...	Kew ...	1861	123	96	21 2	38½	38½	- 6	- 40	+ 107	6	5
36	Abbotsford ...	Collingwood ...	1861	34	19	20 9	47½	38	- 20	- 43	+ 55	2½	3
37	Forest Home... ..	Rushworth ...	1862	77	46	21 0	35½	34	+ 15	- 26	+ 46	4	3
38	Rob Roy ...	Fitzroy ...	1862	80	61	20 9	38½	41½	- 30	+ 9	+ 196	3	3
39	Sandridge ...	Port Melbourne ...	1862	238	151	21 3	38½	39	- 14	- 10	+ 71	5½	5
40	Royal Artillery ...	Melbourne ...	1862	133	78	20 8	39	38	- 37	- 32	+ 119	5	4½
41	Ubique ...	Melbourne ...	1862	136	92	21 4	36	37½	- 21	- 26	+ 118	6½	5
42	Forest Creek ...	Castlemaine ...	1862	57	37	21 3	44½	45½	+ 125	- 14	+ 164	4½	4
43	Chevy Chase ...	Daylesford ...	1862	119	88	21 8	45½	50½	- 1	- 3	+ 92	8	5½
44	Little John ...	Fitzroy ...	1862	161	97	20 9	32	34½	- 78	+ 5	+ 89	5½	5
45	Camberwell ...	Camberwell ...	1862	54	42	23 3	45½	46	- 62	- 6	+ 148	6	5
46	Little John ...	Kyneton ...	1862	166	97	21 2	36	35	+ 20	- 34	+ 169	6	5
47	Gisborne ...	Gisborne ...	1862	51	34	20 10	35	38½	- 45	- 22	+ 47	4½	3½
48	Campbell's Creek ...	Campbell's Creek ...	1862	15	7	21 1	54½	61½	...	...	...	4	3½
49	Dandenong ...	Dandenong ...	1862	68	38	21 9	38	38½	- 37	- 40	+ 158	4½	3
50	Star of Brunswick ...	Brunswick ...	1863	167	100	20 11	36½	37½	- 15	+ 2	+ 169	6	5
51	Inglewood ...	Inglewood ...	1863	22	19	20 2	48½	43	...	...	...	6½	5
52	Otterburn ...	Eganstown ...	1864	82	50	20 10	37	38½	- 27	- 32	- 1	3½	3
53	Fryers ...	Fryerstown ...	1864	33	21	22 2	45½	46½	+ 127	- 12	+ 10	5	4½
54	Violet Grove ...	Whroo ...	1864	19	11	22 4	33½	34½	...	...	...	4½	3
55	Ivanhoe ...	Heathcote ...	1864	98	56	21 5	36	32½	+ 43	+ 46	+ 45	5	4½
56	Guildford ...	Guildford ...	1864	12	8	24 0	51½	58½	...	...	...	0	3
57	Star of Mornington ...	Mornington ...	1864	78	45	20 8	34½	35½	- 9	- 13	+ 44	5½	4
58	Unity ...	Gaffney's Creek ...	1865	28	10	21 5	39½	36	...	...	...	4½	3½
59	Cheltenham ...	Cheltenham... ..	1865	67	39	21 4	34½	36½	+ 44	=	+ 61	4½	3½
60	Alexandra ...	North Melbourne ...	1865	75	58	21 11	31	37	- 62	- 3	+ 293	2½	3
61	Garibaldi ...	Derrimut ...	1866	13	11	22 1	41½	50½	...	...	...	4½	3½
62	Star of Brighton ...	Brighton ...	1866	150	102	21 0	31	32½	- 42	- 46	+ 162	5½	4
63	Walhalla ...	Walhalla ...	1866	27	17	22 5	33½	38	...	...	...	4½	3
64	Vaughan ...	Vaughan ...	1866	10	9	24 10	48½	50½	...	...	...	4½	3½
65	Pride of Northcote ...	Northcote ...	1867	70	56	21 4	34	36½	=	+ 19	+ 111	5	4½
66	Ballan ...	Ballan ...	1867	7	6	22 3	48½	54	...	...	...	3½	3
67	Broadmeadows ...	Broadmeadows ...	1870	47	24	21 9	35½	37½	- 62	- 58	- 43	3	3
68	Thorncombe ...	Burwood ...	1870	30	16	19 10	33½	33½	+ 81	- 19	+ 114	4	3½
69	Forest of Dean ...	Port Melbourne ...	1873	141	87	21 6	30	31	+ 43	+ 10	+ 121	5½	4
70	St. Hubert ...	Sale ...	1875	59	45	20 11	30½	33½	- 36	- 37	+ 209	4½	4
71	Queenscliff ...	Queenscliff ...	1885	133	95	21 6	37½	33½	- 68	- 50	+ 15	3½	3
72	Longford ...	Longford ...	1881	10	8	21 11	34½	40	...	...	...	2½	3

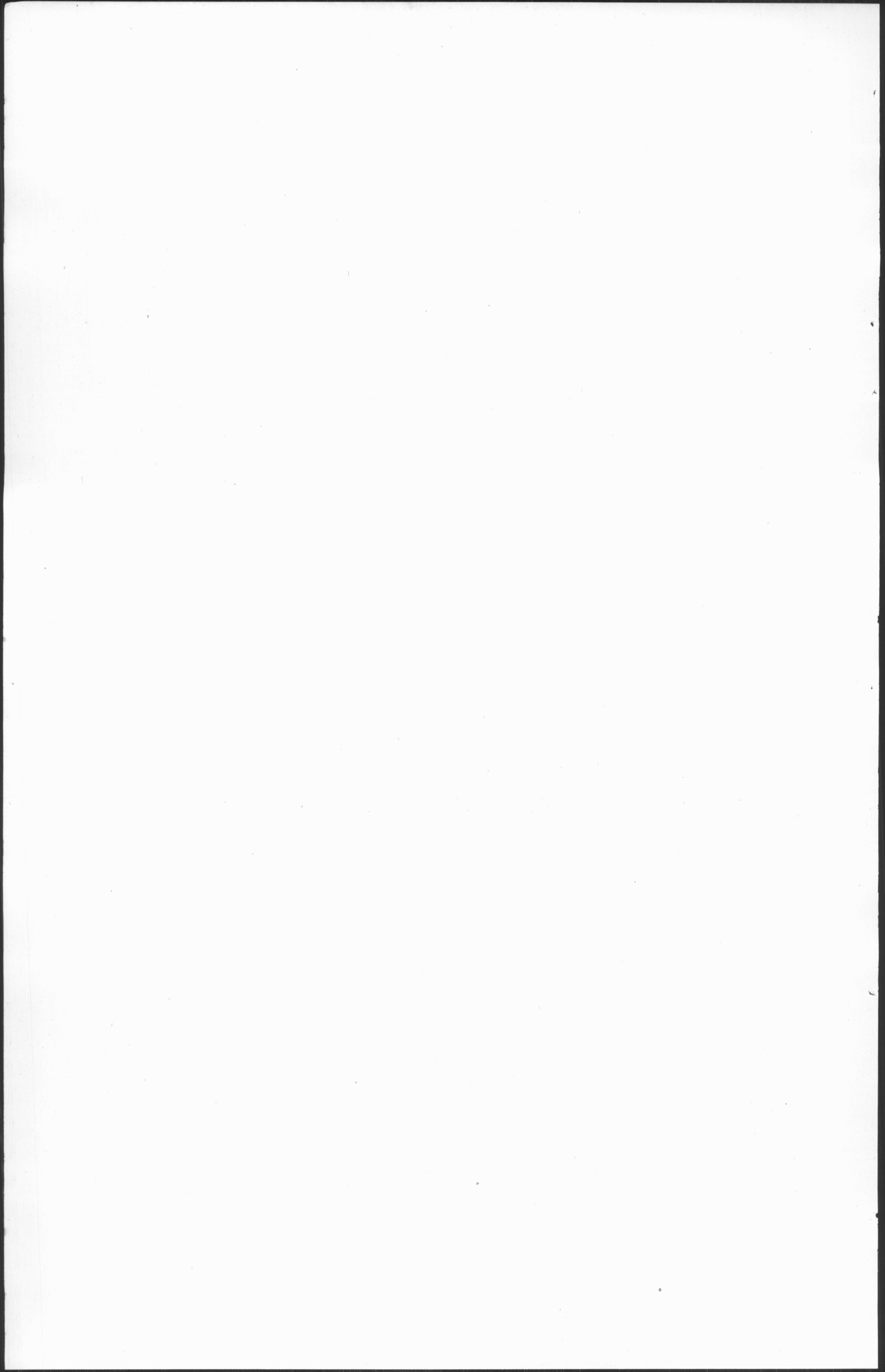
District Ancient Order of Foresters as at the 31st December, 1861.

No.	Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.		Surplus (+), Deficiency (-), per Member.		Ratio to Liabilities per £1 of the—			
	Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.			£ s.	£ s.			s. d.	s. d.	s. d.	s. d.
1	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
2	8,002	...	...	3,444	4,995	8,449	417	...	18 6	+ 1 11	8 7	12 6	21 1	1	...	...
3	5,610	...	...	2,580	4,595	7,175	1,565	...	23 0	+ 7 17	9 2	16 5	25 7	2	...	...
4	1,2501	...	...	6,149	5,392	11,541	...	960	14 18	- 2 13	9 10	8 8	18 6	3	...	...
5	4,344	...	...	2,265	1,065	3,330	...	1,014	6 4	- 5 18	10 5	4 11	15 4	4	...	...
6	4,290	...	...	1,817	1,237	3,054	...	1,266	8 12	- 9 1	8 6	5 7	14 1	5	...	...
7	2,856	...	...	1,612	301	1,913	...	883	3 9	- 8 10	11 4	2 6	13 10	6	...	...
8	3,201	...	...	1,179	101	1,280	...	1,921	1 7	- 25 19	7 4	0 8	8 0	7	...	...
9	8,587	...	...	4,568	4,052	8,620	33	...	12 7	+ 0 2	8 8	9 5	20 1	8	...	...
10	2,114	...	...	962	118	1,080	...	1,034	1 17	- 16 8	9 1	5 9	10 3	9	...	...
11	5,433	...	...	2,311	1,561	3,872	...	1,561	8 14	- 2 0	8 6	5 9	14 3	10	...	...
12	4,290	...	...	2,440	2,205	4,645	355	...	10 16	+ 2 0	11 5	10 3	21 6	11	...	...
13	2,820	...	...	1,239	809	2,048	...	772	12 9	- 10 6	8 10	5 8	14 6	12	...	...
14	5,041	...	...	2,832	1,654	4,486	...	555	7 12	- 2 11	11 3	6 7	17 10	13	...	...
15	7,044	...	...	3,657	2,796	6,453	308	591	10 7	- 2 11	10 5	7 11	18 4	14	...	...
16	4,684	...	...	2,397	2,595	4,992	...	2,319	14 4	+ 1 14	10 3	11 1	21 4	15	...	...
17	9,392	...	...	4,643	2,430	7,073	...	2,358	7 5	- 26 7	9 11	5 2	15 1	16	...	...
18	4,209	...	...	1,426	225	1,651	...	2,358	2 6	- 6 18	6 9	1 1	7 10	17	...	...
19	2,844	...	...	1,649	960	2,609	653	235	8 1	- 2 0	11 7	6 9	18 4	18	...	...
20	3,683	...	...	1,828	2,478	4,306	...	...	18 2	+ 4 15	10 1	13 1	23 7	19	...	...
21	2,054	...	...	519	129	741	...	1,313	2 4	- 22 13	6 0	9 1	7 3	20	...	...
22	1,381	...	...	549	680	1,229	...	1,52	16 12	- 3 14	8 0	9 10	17 10	21	...	...
23	5,968	...	...	3,005	1,744	4,749	...	1,219	8 0	- 5 12	10 1	5 10	15 11	22	...	...
24	3,042	...	...	1,678	314	1,992	...	1,950	3 8	- 11 6	11 0	2 2	13 1	23	...	...
25	1,865	...	...	841	852	1,693	...	1,72	18 3	- 3 13	6 11	9 0	18 2	24	...	...
26	3,562	...	...	1,230	237	1,467	1,001	2,095	2 3	- 18 18	10 5	1 4	8 3	25	...	...
27	4,427	...	...	2,301	3,127	5,428	27	...	17 5	+ 5 14	11 11	8 2	20 1	26	...	...
28	6,269	...	...	3,746	2,550	6,296	...	1,123	9 18	+ 0 2	9 4	3 5	19 4	27	...	...
29	3,103	...	...	1,455	525	1,980	...	1,08	5 2	- 10 18	11 2	7 8	15 10	28	...	...
30	3,343	...	...	2,169	1,976	4,145	...	1,339	11 6	- 8 10	11 2	7 8	19 4	29	...	...
31	5,484	...	...	3,565	1,056	4,621	296	22	12 10	- 0 6	12 0	9 0	21 0	30	...	...
32	2,443	...	...	3,545	2,660	6,205	...	2,425	13 18	+ 1 7	12 0	9 0	21 0	31	...	...
33	5,909	...	...	6,516	3,457	9,973	...	3,030	12 12	- 5 6	10 2	5 9	21 0	32	...	...
34	12,398	...	...	3,373	256	3,629	271	...	7 1	- 12 18	10 2	5 9	21 0	33	...	...
35	6,659	...	...	1,716	1,556	3,272	...	695	1 12	+ 2 4	11 5	10 5	21 0	34	...	...
36	1,246	...	...	406	55	551	2	1,729	8 2	+ 0 1	13 6	6 6	20 0	35	...	...
37	1,909	...	...	1,287	624	1,911	...	1,983	2 7	- 21 12	8 2	1 2	9 4	36	...	...
38	3,245	...	...	1,330	186	1,516	...	826	4 8	- 6 4	10 6	3 3	13 9	37	...	...
39	6,345	...	...	3,320	1,042	4,362	...	...	4 1	- 8 7	10 6	3 3	13 9	38	...	...
40	3,421	...	...	1,926	669	2,595	...	...	5 1	- 6 4	11 3	3 11	15 2	39	...	...
41	2,013	...	...	1,938	2,962	4,900	1,674	...	21 16	+ 12 6	12 0	18 5	30 5	40	...	...
42	3,952	...	...	794	214	1,008	...	1,005	3 15	- 17 13	7 11	2 1	9 10	41	...	...
43	3,980	...	...	1,334	617	1,951	...	2,001	5 4	- 16 16	6 9	3 1	10 4	42	...	...
44	2,198	...	...	1,004	1,513	2,517	...	1,057	6 7	+ 2 11	9 2	3 8	12 5	43	...	...
45	3,594	...	...	2,430	1,591	4,021	427	...	9 13	+ 15 16	13 6	5 9	22 5	44	...	...
46	1,048	...	...	771	473	1,244	...	404	6 7	- 7 18	4 4	4 11	14 10	45	...	...
47	681	...	...	148	27	175	...	506	9 5	- 33 15	9 4	5 9	15 1	46	...	...
48	2,292	...	...	1,132	566	1,698	...	594	8 6	- 8 15	10 4	4 11	14 10	47	...	...
49	4,529	...	...	2,338	193	2,531	244	1,998	1 3	- 11 19	8 3	0 10	11 2	48	...	...
50	666	...	...	276	634	910	...	...	28 16	+ 11 2	10 4	19 1	27 4	49	...	...
51	2,793	...	...	1,432	304	1,736	...	1,057	3 14	- 12 18	8 2	2 10	11 0	50	...	...
52	1,085	...	...	444	153	597	...	488	4 13	- 14 16	11 2	2 11	14 1	51	...	...
53	687	...	...	382	101	483	...	204	5 6	- 10 15	11 2	2 11	14 1	52	...	...
54	2,805	...	...	1,601	858	2,459	...	346	8 15	- 3 11	5 5	0 7	5 10	53	...	...
55	579	...	...	152	16	168	...	411	1 7	- 34 5	5 3	7 11	19 4	54	...	...
56	2,232	...	...	1,277	881	2,158	...	74	11 6	- 0 19	11 5	7 11	19 4	55	...	...
57	933	...	...	477	45	522	...	411	1 12	- 14 14	10 3	4 2	14 3	56	...	...
58	2,275	...	...	1,144	471	1,615	...	660	7 1	- 9 17	9 11	2 8	12 7	57	...	...
59	2,804	...	...	1,390	372	1,762	...	1,042	4 19	- 13 18	6 8	4 2	14 3	58	...	...
60	541	...	...	180	299	479	...	62	4 19	+ 3 10	16 0	11 1	23 9	59	...	...
61	3,215	...	...	2,569	1,168	3,737	522	...	7 16	+ 4 0	10 3	33 1	43 6	60	...	...
62	937	...	...	478	1,551	2,029	1,092	...	57 9	+ 40 9	10 3	33 1	43 6	61	...	...
63	416	...	...	150	276	426	10	...	12 11	+ 1 14	10 5	8 2	14 1	62	...	...
64	2,083	...	...	1,086	878	1,964	...	97	19 0	- 13 17	5 11	8 2	14 1	63	...	...
65	336	...	...	96	133	229	203	...	16 13	+ 4 6	12 0	10 9	22 10	64	...	...
66	1,435	...	...	876	133	1,658	...	200	4 17	- 6 13	12 0	3 5	15 5	65	...	...
67	801	...	...	516	145	2,985	...	1,083	3 6	- 7 14	12 4	2 4	14 8	66	...	...
68	4,068	...	...	2,517	468	1,375	...	65	6 8	- 1 17	13 1	5 8	19 9	67	...	...
69	1,440	...	...	997	378	1,375	...	248	8 9	- 1 17	13 1	5 8	19 9	68	...	...
70	3,901	...	...	2,587	1,126	3,713	...	117	8 18	- 11 14	9 5	4 7	18 0	69	...	...
71	390	...	...	184	89	273	...	...	...	...	...	...	...	70	...	...
72	...	...	...	...	...	...	...	...	...	...	...	...	...	71	...	...

[F.S.-c]

TABULAR SUMMARY of the Valuation of the Melbourne

No.	Branch.	Where Situated.	When Established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (-) than, or equal to (=), that of the M.U., England, 1886-70.			Rate of Interest.		
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
						s. d.	Yrs.	Yrs.	%	%	%	%	%	
73	Albert ...	South Melbourne ...	1883	130	73	20 2	26	29½	- 47	- 35	+ 192	1¼	3	
74	Bairnsdale ...	Bairnsdale ...	1883	43	30	20 10	26½	31	+ 36	- 41	+ 383	3	3	
75	Fern Tree Gully ...	Fern Tree Gully ...	1885	16	12	24 5	29	35½	...	...	...	0	3
76	Le Plastrier ...	South Melbourne ...	1887	36	24	21 10	...	30	- 43	- 48	+ 375	1½	3	
77	Star of the East ...	Mulgrave ...	1887	16	8	21 0	...	29	...	...	...	1¼	3
78	Essendon ...	Moonee Ponds ...	1887	75	51	21 7	...	29½	- 49	- 70	+ 176	2¼	3	
79	Nagambie ...	Nagambie ...	1889	39	18	22 5	...	31	...	...	...	0	3
80	Hopetoun ...	Malvern ...	1891	17	13	23 3	...	29½	...	...	...	0	3
81	Croajalong ...	Orbost ...	1891	14	6	22 8	...	28½	...	...	...	0	3
Total Court Sick Funds ...				9,155	6,176	21 1	38¼	39	=	- 14	+ 111	5½	...	
District Funeral Fund ...				9,155	6,176	7 2	38¼	39	=	- 14	+ 111	1¼	3	
The whole Society ...				9,155	6,176	28 3	38¼	39	=	- 14	+ 111	5½	...	
QUINQUENNIAL COMPARISON.														
Total Court Sick Funds ...				Valuation of 1886	8,223	5,146	20 11	40¾	38¼	- 3	- 10	+ 82	5½	...
				" 1891	9,155	6,176	21 1	38¼	39	=	- 14	+ 111	5½	...
				(a) Increase ...	932	1,030	0 2	...	0¾	3	...	29
				(b) Decrease	2½	4
District Funeral Fund ...				Valuation of 1886	8,223	5,146	6 1	40¾	38¼	- 3	- 10	+ 82	2½	3
				" 1891	9,155	6,176	7 2	38¼	39	=	- 14	+ 111	1¼	3
				(a) Increase ...	932	1,030	1 1	...	0¾	3	...	29
				(b) Decrease	2½	4	...	1¼	...
The whole Society ...				Valuation of 1886	8,223	5,146	27 0	40¾	38¼	- 3	- 10	+ 82	5¼	...
				" 1891	9,155	6,176	28 3	38¼	39	=	- 14	+ 111	5½	...
				(a) Increase ...	932	1,030	1 3	...	0¾	3	...	29	0¼	...
				(b) Decrease	2½	4



APPENDIX B.

STATISTICS OF FRIENDLY SOCIETIES, 1893.

SUMMARY TABLES.

(1) SUMMARY OF DETAILED TABLES FOR THE
YEAR 1893.

STATISTICS OF FRIENDLY SOCIETIES.—SUMMARY

TABLE I.—Receipts, Expenditure, and Funds of the Sick

No.	Society and District.	Receipts.					Expenditure.				
		Proposition, Initiation, Registration, and Clearance Fees.	Contributions.	Interest.	Other Receipts, including District, &c., Dues and Levies.	Total.	Sick Pay and Funeral Benefits.	District, &c., Dues.	Other Expenditure.	Total.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
I	M.U.I.O.O.F.										
I.	Ballarat District ..	..	2,537 15 11	2,563 13 1	650 3 9	5,751 12 9	3,246 17 1	382 9 6	310 4 6	3,939 11 1
II.	Bairnsdale District ..	..	519 13 2½	215 4 9	108 4 0	843 1 11½	317 3 4	78 4 0	4 1 4	399 8 8
III.	Bendigo District ..	..	4,759 3 3	1,112 15 9	2,672 7 10	8,544 6 10	4,905 0 7	1,545 13 3	1,074 0 3	7,524 14 1
IV.	Castlemaine District ..	..	2,926 2 0½	1,717 6 0	2,516 4 8	7,159 12 8½	3,880 13 7½	1,341 0 8	970 5 8	6,191 19 11½
V.	Collingwood District ..	..	1,942 7 9	1,738 3 8	542 14 10	4,223 6 3	3,063 17 0½	479 13 0	22 3 4	3,565 13 4½
VI.	Corio District ..	..	609 9 9	539 7 9	226 6 0	1,375 3 6	1,052 18 0	194 14 0	2 17 6	1,250 9 6
VII.	Hamilton District ..	..	737 9 11	485 3 8	68 10 0	1,291 3 7	406 19 11	65 2 6	81 12 0	553 14 5
VIII.	Ovens and Murray District ..	..	1,997 4 3½	678 18 7	255 16 6	2,931 19 4½	1,608 1 5	242 0 3	16 10 4	1,956 12 0
IX.	Port Fairy District ..	..	487 13 10½	392 13 1	36 1 0	916 7 11½	681 10 8	29 11 0	44 17 0	755 18 8
X.	Port Phillip District ..	..	8,466 10 10½	4,830 13 0	2,053 10 7	15,350 14 5½	10,564 19 6	1,926 17 1	89 8 6	12,581 5 1
XI.	Sale District ..	..	448 11 3	185 7 2	102 10 5	736 8 10	230 8 9	11 11 4	72 14 2	314 14 3
XII.	South Melbourne District ..	..	2,292 19 8½	1,310 11 11	395 16 8	3,999 8 3½	2,840 15 0	322 4 3	92 12 10	3,255 12 1
XIII.	Talbot District ..	..	673 16 8½	150 17 11	1,927 10 2	2,752 4 9½	1,016 14 2	980 12 6	910 13 8	2,908 0 4
XIV.	Warrnambool District ..	..	641 10 4	245 7 10	29 9 6	916 7 8	747 6 10	29 9 6	5 0 6	781 16 10
XV.	Wimmera District ..	..	1,299 5 0	473 12 6	163 12 11	1,936 10 5	897 9 10	154 13 6	27 0 0	1,079 3 4
XVI.	Yarra Yarra District ..	..	1,300 13 5½	550 7 1	144 10 0	1,995 10 6½	929 8 9	113 17 6	112 6 9	1,155 13 0
	Total of M.U.I.O.O.F.	..	31,640 7 4½	17,190 3 9	11,893 8 10	60,723 19 11½	36,480 4 6	7,897 13 10	3,836 8 4	48,214 6 8	
2	G.U.O.O.F.										
I.	Ballarat District ..	12 16 6	900 5 10	356 18 1	121 4 0	1,391 4 5	1,109 2 1	118 7 0	9 5 3	1,236 14 4	
II.	Bendigo District ..	13 11 6	577 14 10	86 2 4	154 0 4	831 9 0	870 8 4	113 12 0	..	984 0 4	
III.	Castlemaine District ..	3 18 6	467 6 1½	337 4 3	83 11 10	892 0 8½	694 4 2	67 14 0	0 3 0	762 1 2	
IV.	Gippsland District ..	11 2 0	333 0 3½	226 4 8	60 18 4	631 5 3½	262 1 10	56 18 4	130 8 3	449 8 5	
V.	Eastern District ..	26 12 6	947 8 4½	390 11 2	241 8 3	1,000 0 3½	714 5 10	224 3 9	8 9 6	946 19 1	
VI.	Melbourne District ..	33 9 0	2,341 18 5	1,064 2 5	358 3 4	3,797 13 2	3,144 16 4	347 0 8	37 3 2	3,529 0 2	
	Total of G.U.O.O.F.	101 10 0	5,567 13 10½	2,461 2 11	1,019 6 1	9,149 12 10½	6,794 18 7	927 15 9	185 9 2	7,908 3 6	
3	O.S.T.										
I.	Ballarat and Sandhurst Grand Division ..	2 3 6	482 19 4	186 19 11	166 5 5	778 8 2	482 18 0	195 17 11	7 16 10½	686 12 9½	
II.	Melbourne Grand Division ..	0 5 0	1,130 15 11	371 14 0	468 5 8	1,971 0 7	1,116 10 8	487 19 4	285 1 2½	1,889 11 2½	
III.	Victoria Grand Division ..	0 5 0	1,035 4 9½	555 18 4	523 15 5	2,115 3 6½	823 5 2	432 9 0	328 13 7	1,584 7 9	
..	National Division ..	..	..	151 17 4	500 3 0	712 0 4	340 0 0	..	..	340 0 0
	Total of O.S.T.	2 13 6	2,649 0 0½	1,266 9 7	1,658 9 6	5,576 12 7½	2,762 13 10	1,116 6 3	621 11 8	4,500 11 9	
4	H.A.C.B.S.										
I.	Ballarat District ..	20 17 6	356 16 11	46 11 11	104 18 4	529 4 8	246 16 10	90 17 7	..	337 14 5	
II.	Melbourne District ..	115 19 8	4,560 2 9	1,210 0 0	1,206 3 8	7,092 6 1	5,636 0 0	977 6 11	207 8 5	6,820 15 4	
	Total of H.A.C.B.S.	136 17 2	4,916 19 8	1,256 11 11	1,311 2 0	7,621 10 9	5,882 16 10	1,068 4 6	207 8 5	7,158 9 9	
5	I.O.O.F.	72 14 0	9,702 13 2½	3,673 10 3	2,977 2 6	16,425 19 11½	9,455 7 0	2,638 3 10	72 6 1½	12,165 16 11½	
6	U.A.O.D.	341 9 3	9,848 4 3½	2,919 14 3	2,695 8 1	15,804 15 10½	10,129 13 0	1,538 10 11	961 1 5	12,629 5 4	
	A.O.F.										
7	Ballarat District ..	2 12 6	489 4 1	72 14 0	211 3 6	775 14 1	603 10 11	181 3 0	..	784 13 11	
8	Bendigo District ..	51 11 0	1,766 19 8	495 12 9	868 7 3	3,182 10 8	2,306 2 6	737 0 3	152 10 5	3,195 13 2	
9	Geelong and Western District ..	3 5 0	395 6 2	247 12 6	103 12 0	749 15 8	483 9 2	84 17 0	..	568 6 2	
10	Grenville District ..	6 11 0	129 15 11	85 17 1	82 17 0	305 1 0	306 2 10	63 3 10	11 0 0	380 6 8	
11	Melbourne District ..	53 9 9	11,056 11 8½	4,367 18 3	4,071 7 8	19,549 7 4½	15,530 13 1	3,313 18 4	406 5 2½	19,250 16 7½	
12	Ovens and Murray District ..	14 11 6	361 7 3	240 12 2	30 6 0	646 16 11	298 6 8	21 12 6	..	319 19 2	
13	Portland District ..	10 15 0	592 8 9½	335 8 3	110 0 0	1,048 12 0½	1,037 5 8	109 17 0	0 2 0	1,147 4 8	
14	Warrnambool District ..	3 4 0	132 16 9	169 2 5	23 16 6	328 19 8	223 15 0	23 9 0	18 19 6	266 3 6	
15	Court Unity ..	..	307 0 2	392 7 11	..	699 8 1	635 7 8	..	..	635 7 8
16	Court Freedom ..	..	103 5 6	16 8 0	..	119 13 6	185 16 4	..	0 4 7	186 0 11
17	Court Ararat ..	..	66 16 7	78 5 4	0 5 8	145 7 7	113 11 8	..	..	113 11 8
18	Court Amherst ..	1 7 6	28 0 10	3 18 0	..	33 6 4	23 10 0	..	37 11 8	61 1 8	
19	I.O.R.	1 15 0	12,471 3 9	6,029 3 3½	3,103 8 11	21,605 10 11½	12,357 19 8	2,394 9 4	493 0 4	15,245 9 4	
20	O.St.A.	1 8 6	1,017 6 6½	126 13 3	344 16 3	1,490 4 6½	1,179 18 0	298 5 6	248 9 8	1,726 13 2	
21	O.St.A., S.C.	1 0 0	514 6 4½	207 0 8	176 5 6	898 12 6½	826 18 4	134 15 3	..	961 13 7	
22	G.U.O.F.G.	1 10 0	1,749 13 2½	392 11 2	456 4 5	2,599 18 9½	1,646 8 8	357 4 7	99 16 5	2,103 9 8	

DIX B.

OF DETAILED TABLES FOR THE YEAR 1893.
and Funeral Fund of each Society in 1893.

Increase.	Decrease.	Funds at beginning of Year.	Funds at end of Year.	Disposal of Funds.								No.
				Invested.				Not Invested.				
				On Mortgages.	In Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	In use by Medical and Management Fund.			
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.			
1,812 1 8	..	43,387 13 0	45,199 14 8	28,091 0 0	2,400 0 0	12,496 5 5	1,448 3 11	764 5 4	..	I.		
443 13 3	..	3,629 4 10	4,072 18 1	3,005 0 0	..	410 17 7	180 0 0	474 13 3	2 7 3	II.		
1,019 12 9	..	18,694 16 5	19,714 9 2	11,074 10 4	..	5,847 4 9	1,992 14 10	784 10 5	15 8 10	III.		
907 12 9	..	29,105 4 11	30,072 17 9	15,404 4 0	..	12,640 0 0	1,065 0 4	960 0 4	3 13 0	IV.		
657 12 10	..	32,220 0 4	32,877 13 2	30,734 10 10	..	484 3 3	1,010 0 0	648 19 1	..	V.		
124 14 0	..	11,661 6 5	11,786 0 5	8,396 3 6	..	1,136 0 8	1,942 0 1	311 16 2	..	VI.		
737 9 2	..	8,241 1 8	8,978 10 10	5,525 0 3	..	2,175 10 6	613 11 9	664 8 4	..	VII.		
975 7 4	..	14,694 9 7	15,669 16 11	2,905 0 0	..	9,019 2 3	2,726 9 1	1,014 18 2	4 7 5	VIII.		
160 9 3	..	8,088 0 10	8,248 10 2	2,848 0 0	..	3,142 19 10	2,128 14 4	109 19 11	18 16 0	IX.		
2,769 9 4	..	103,650 2 9	106,419 12 2	84,119 4 8	80 0 0	9,285 2 3	9,351 6 10	3,580 15 8	3 2 9	X.		
421 14 7	..	3,601 1 8	4,022 16 3	2,282 7 0	..	1,344 6 8	..	392 11 7	3 11 0	XI.		
743 16 2	..	29,063 18 1	29,807 14 4	27,438 3 8	..	1,126 18 9	..	1,190 19 2	51 12 8	XII.		
134 10 10	155 15 6	3,021 0 4	2,865 4 10	1,197 12 3	..	1,426 11 0	50 0 0	191 1 6	..	XIII.		
859 7 1	..	4,950 2 5	5,084 13 3	1,560 0 0	..	900 5 4	2,333 19 0	283 10 2	6 18 9	XIV.		
839 17 6	..	8,035 17 1	8,893 4 2	3,951 0 0	..	4,285 7 7	..	656 16 7	..	XV.		
..	..	13,178 5 1	14,018 2 8	9,115 0 0	..	3,116 0 5	1,000 0 0	747 3 4	39 18 11	XVI.		
14,509 13 3	..	335,222 5 9	347,731 19 0	237,646 16 6	2,480 0 0	68,836 16 3	25,842 0 2	12,776 9 5	149 16 8	Total.		
154 10 1	152 11 4	6,661 10 2	6,816 0 3	4,801 11 0	..	1,339 19 11	164 9 6	491 11 6	18 8 4	1.		
129 19 6	..	1,714 5 8	1,561 14 4	1,075 0 0	..	388 5 10	..	98 8 6	..	II.		
181 16 10	..	6,136 15 8	6,266 15 3	3,180 2 6	..	2,639 14 9	..	442 8 9	4 9 3	III.		
659 1 2	..	4,120 10 2	4,302 7 0	2,470 0 0	..	1,042 10 9	400 19 6	371 5 11	17 10 11	IV.		
268 13 0	..	6,570 5 10	7,229 7 1	5,308 6 2	..	1,040 10 10	..	829 6 1	51 4 0	V.		
..	..	21,483 13 0	21,752 6 0	18,519 13 8	80 0 0	1,636 5 2	590 0 0	906 11 2	19 16 0	VI.		
1,241 9 4	..	46,687 0 7	47,928 9 11	35,354 13 4	80 0 0	8,087 7 1	1,155 9 0	3,139 12 0	111 8 6	Total.		
91 15 4	..	4,035 15 5	4,127 10 9	1,279 9 8	..	2,337 5 11	100 0 0	230 18 6	179 16 7	I.		
81 9 4	..	7,510 12 10	7,592 2 2	5,004 0 0	..	1,995 17 11	30 0 0	462 5 9	69 18 6	II.		
530 15 9	..	13,842 13 9	14,373 9 6	7,811 17 5	..	3,020 4 10	2,618 9 6	750 12 2	172 5 6	III.		
372 0 4	..	3,059 17 5	3,431 17 9	2,640 0 0	..	475 16 3	..	93 13 5	222 8 1	..		
1,076 0 10	..	28,448 19 5	29,525 0 3	16,795 7 1	..	7,799 4 11	2,748 9 6	1,537 9 11	644 8 9	Total.		
191 10 3	..	1,401 3 10	1,592 14 1	910 18 11	..	275 3 8	..	308 14 7	97 16 11	I.		
271 10 9	..	23,242 3 0	23,513 13 9	15,994 13 4	..	5,606 14 8	100 0 0	1,689 3 2	123 2 6	II.		
463 1 0	..	24,643 6 10	25,106 7 10	16,905 12 3	..	5,881 18 4	100 0 0	1,997 17 9	220 19 5	Total.		
4,260 3 0	..	78,475 14 11	82,735 17 11	55,744 10 7	50 0 0	11,208 11 6	12,570 15 8	2,575 14 1	586 5 11	5		
3,175 10 6	..	77,746 8 8	80,921 19 2	69,563 18 1	10 0 0	6,992 5 11	888 12 2	2,465 14 6	1,001 8 6	6		
..	8 19 10	3,513 3 11	3,504 4 1	..	..	2,559 5 2	..	214 11 8	730 7 3	7
..	13 2 6	8,953 6 7	8,940 4 1	5,472 12 11	..	2,377 7 2	533 0 0	276 18 11	280 5 1	8		
181 9 6	75 5 8	4,723 11 9	4,905 1 3	1,548 1 0	200 0 0	2,664 16 4	314 13 10	177 10 1	..	9		
298 10 8	..	1,430 19 3	1,355 13 7	125 0 0	..	1,078 14 0	50 0 0	74 6 5	27 13 2	10		
326 17 9	..	89,229 6 3	89,527 17 0	59,036 16 11	60 0 0	17,954 2 11	9,832 14 8	2,894 17 10	49 4 8	11		
..	98 12 7	5,520 14 0	5,847 12 3	525 0 0	250 0 0	4,955 1 3	..	117 11 0	..	12		
62 16 2	..	8,652 18 5	8,554 5 9	3,607 4 1	..	3,071 8 9	1,610 7 7	261 13 3	3 12 1	13		
64 0 5	..	2,791 9 6	2,854 5 8	2,690 0 0	..	138 6 7	..	25 19 1	..	14		
..	..	5,787 15 10	5,851 16 3	5,165 10 0	..	625 0 0	..	61 6 3	..	15		
..	66 7 5	755 6 1	688 18 8	138 18 8	..	550 0 0	..	..	..	16
31 15 11	..	1,283 6 3	1,315 2 2	973 0 0	..	293 2 0	..	49 0 2	..	17		
..	27 15 4	507 1 9	479 6 5	..	..	115 15 11	351 19 1	10 3 11	1 7 6	18
6,360 1 7	..	117,781 15 3	124,141 16 10	87,378 11 9	..	25,266 6 4	8,495 9 1	2,852 1 10	149 7 9	19		
..	236 8 7	4,780 12 0	4,544 3 4	1,693 11 3	..	2,098 16 0	..	511 2 1	240 14 0	20		
..	63 1 0	3,574 18 7	3,511 17 6	1,270 14 10	..	2,115 5 3	..	112 15 9	13 1 8	21		
496 9 1	..	10,411 14 4	10,908 3 6	3,619 12 7	..	5,371 11 10	600 0 0	1,141 2 7	175 16 6	22		

TABLE I.—Receipts, Expenditure, and Funds of the Sick

No.	Society and District.	Receipts.					Expenditure.				
		Proposition, Initiation, Registration, and Clearance Fees.	Contributions.	Interest.	Other Receipts, including District, &c., Dues and Levies.	Total.	Sick Pay and Funeral Benefits.	District, &c., Dues.	Other Expenditure.	Total.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
	St.P.S.										
23	Melbourne District ..	15 10 5	953 5 8	605 1 5	242 4 6	1,816 2 0	1,219 12 4	242 4 6	292 9 6	1,754 6 4	
24	Geelong and Western District	3 17 0	174 15 0	132 6 9	..	310 18 9	322 6 8	..	..	322 6 8
25	P.A.F.S.	10 17 6	1,754 1 1	575 12 0	443 16 3	2,784 6 10	1,446 16 4	416 15 7	112 4 1	1,975 16 0	
26	A.N.A.	384 10 3	10,754 17 5½	1,745 7 5	2,971 18 8	15,856 13 9½	5,703 18 7	2,807 17 6	216 13 8	8,728 9 9	
27	A.O.S.	0 5 0	33 19 4	51 15 0	4 18 0	90 17 4	79 5 0	4 18 0	..	84 3 0	
28	G.S.R.S.	2 15 0	208 18 11	137 0 6	..	348 14 5	318 8 1	..	..	318 8 1
29	St.M.T.A.B.S.	0 14 6	51 16 9	10 19 6	..	63 10 9	72 1 8	..	..	72 1 8
30	U.L.F.S.	..	16 2 7½	11 0 0	..	27 2 7½	11 17 6	..	..	11 17 6
31	I.N.F.	1 16 6	823 3 1	40 6 9	249 5 0	1,114 11 4	530 0 0	208 14 9	11 0 1	749 14 10	
32	M.T.B.S.	..	1,322 7 2	138 3 9	..	1,460 10 11	1,389 6 0	..	..	1,389 6 0
	Total of all the Societies	1,228 10 10	111,600 8 9½	45,476 10 9½	35,049 10 1	193,355 0 5½	120,358 2 1	26,587 1 0	7,984 12 3½	154,929 15 4½	

NOTE.—In Tables I., II., and III., the amounts paid by Branches to Central Bodies as District, &c., Dues, are

TABLE II.—Receipts, Expenditure, and Funds of the Medical

No.	Society and District.	Receipts.					Expenditure.				
		Proposition, Initiation, Registration, and Clearance Fees.	Contributions.	Interest.	Other Receipts, including District, &c., Dues and Levies.	Total.	Medical Attendance and Medicine.	District, &c., Dues.	Management.	Other Expenditure.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
I.	M.U.I.O.O.F.										
I.	Ballarat District ..	34 2 6	2,533 7 0	62 8 6	427 18 10	3,057 16 10	1,626 3 1	267 11 0	954 10 4	166 0 9	
II.	Bairnsdale District ..	30 16 0	464 11 10½	..	242 15 8	738 3 6½	419 13 5	68 6 6	232 18 4	82 16 7	
III.	Bendigo District ..	141 1 6	4,538 5 5	41 15 11	1,057 3 6	5,778 6 4	2,846 3 11	451 4 1	1,526 13 0	636 3 4	
IV.	Castlemaine District ..	58 8 0	2,526 5 9½	15 6 2	1,169 18 2	3,769 18 1½	1,998 6 11	412 0 6	1,195 14 4	176 5 4	
V.	Collingwood District ..	30 15 3	1,631 15 11½	26 12 10	692 12 11½	2,381 17 0	1,188 11 4½	241 19 9	913 3 3	120 3 9	
VI.	Corio District ..	9 12 3	599 6 9	11 1 7	123 10 2½	743 10 9½	448 5 2½	68 5 0	209 11 10½	37 13 2	
VII.	Hamilton District ..	29 8 9	558 10 4	5 10 0	241 9 1	834 18 2	522 12 9	62 11 6	220 11 8	31 18 3	
VIII.	Ovens and Murray Dis- trict ..	92 7 9	2,079 7 3½	17 6 9	665 0 11	2,854 2 8½	1,626 2 6	199 5 9	840 12 10	166 16 6	
IX.	Port Fairy District ..	11 18 6	424 7 1½	11 2 2	208 10 0	655 17 9½	275 10 0	57 16 6	248 15 11	62 11 3	
X.	Port Phillip District ..	191 10 3	7,826 17 4½	92 4 8	1,868 9 7½	9,979 1 11	5,930 1 6	807 17 10	2,579 12 7	715 6 0	
XI.	Sale District ..	9 2 9	411 11 10	..	161 2 0	581 16 7	336 9 10	54 18 9	170 0 5	24 3 7	
XII.	South Melbourne District ..	44 4 6	2,263 19 9½	4 14 8	585 2 7	2,898 1 6½	1,735 6 9	272 7 5	749 4 1½	194 6 10	
XIII.	Talbot District ..	20 5 0	721 2 4½	..	220 0 6	961 7 10½	440 15 9	100 15 6	252 5 3	140 1 2	
XIV.	Warrnambool District ..	10 10 6	575 16 4	..	120 16 0	716 2 10	430 2 5	59 3 0	202 2 0	37 7 2	
XV.	Wimmera District ..	68 11 3	1,242 3 2	10 5 11	302 12 2	1,623 12 6	926 8 9	140 1 3	461 10 7	97 17 6	
XVI.	Yarra Yarra District ..	37 11 3	1,017 5 8	4 4 4	457 0 4	1,516 1 7	825 13 0	140 10 3	436 0 5	108 9 3½	
	Total of M.U.I.O.O.F.	829 6 0	29,414 14 0½	302 13 6	8,544 2 6½	39,090 16 1½	21,576 7 2	3,404 14 7	11,193 6 11	2,798 0 5½	

and Funeral Fund of each Society in 1893—*continued*.

Increase.	Decrease.	Funds at beginning of Year.	Funds at end of Year.	Disposal of Funds.						No.
				Invested.				Not Invested.		
				On Mortgages.	In Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	In use by Medical and Management Fund.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
61 15 8	..	14,113 19 9	14,175 15 5	11,443 17 9	..	1,651 15 7	..	402 13 1	677 9 0	23
..	11 7 11	2,111 19 7½	2,100 11 8½	..	..	1,600 11 8½	500 0 0	..	..	24
808 10 10	..	13,135 9 3½	13,944 0 1½	8,048 19 10	80 0 0	3,007 7 6	350 0 0	1,350 1 3	1,107 11 6½	25
7,128 4 0¾	..	44,305 10 6½	51,433 14 7½	33,969 2 10	1,000 0 0	9,635 13 2	358 0 0	5,141 6 0	1,329 12 7½	26
6 14 4	..	848 3 11	854 18 3	500 0 0	..	354 18 3	..	..	..	27
30 6 4	..	1,871 8 11	1,901 15 3	1,901 15 3	..	..	..	..	..	28
..	8 10 11	174 17 5	166 6 6	..	..	147 10 2	..	7 10 11	11 5 5	29
15 5 1½	..	262 2 2½	277 7 4	..	..	209 1 0	50 0 0	18 6 4	..	30
364 16 6	..	1,778 17 6	2,143 14 0	125 0 0	..	942 5 3	..	546 6 0	530 2 9	31
71 4 11	..	4,441 6 4	4,512 11 3	..	3,899 0 5	200 0 0	..	215 15 0	197 15 10	32
38,425 5 1½	..	943,965 12 3¾	982,390 17 5½	661,244 7 7½	8,109 0 5	197,490 6 4½	66,351 10 9	40,955 17 5½	8,239 14 10	Total.

included in the Receipts and Expenditure, but such amounts are eliminated in Tables VI. and X., *post*.

and Management Fund of each Society in 1893.

Total Expenditure.	Increase.	Decrease.	Funds at beginning of Year.	Funds at end of Year.	Disposal of Funds.				No.
					Invested.			Cash not bearing Interest.	
					On Mortgages and in Debentures.	In Banks at Interest.	In Halls and other Freehold Property.		
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.		
3,014 5 2	43 11 8	..	1,496 4 3½	1,539 15 11½	780 0 0	304 19 7	..	454 16 4½	I.
803 14 10	..	65 11 3	159 6 11½	93 15 7½	..	..	65 0 0	28 15 7½	II.
5,460 4 4	318 2 0	..	3,090 6 7	3,408 8 7	945 6 11	432 17 2	1,368 15 10	661 8 8	III.
3,782 7 1	..	12 8 11½	521 15 1½	509 6 1½	10 0 0	125 7 11	..	373 18 2½	IV.
2,463 18 1½	..	82 1 1½	553 14 10½	471 13 9	154 0 0	206 12 10	20 0 0	91 0 11	V.
763 15 3	..	20 4 5½	298 13 10	278 9 4½	100 0 0	10 10 0	30 0 0	137 19 4½	VI.
837 14 2	..	2 16 0	173 12 2	170 16 2	..	50 0 0	..	120 16 2	VII.
2,832 17 7	21 5 1½	..	473 18 6	495 3 7½	77 10 0	55 0 0	107 10 0	255 3 7½	VIII.
644 13 8	11 4 1½	..	91 3 6	102 7 7½	..	52 13 10	50 0 0	— 0 6 2½	IX.
10,032 17 11	..	53 16 0	2,487 16 7½	2,434 0 7½	699 5 0	493 5 6½	518 3 0	723 7 0½	X.
585 12 7	..	3 16 0	134 8 9½	130 12 9½	..	..	105 0 0	25 12 9½	XI.
2,951 5 1½	..	53 3 7	135 8 5	82 4 10	54 6 4	11 9 10	..	16 8 8	XII.
933 17 8	27 10 2½	..	87 6 9½	114 16 11½	0 2 3½	37 9 0	..	77 5 8½	XIII.
728 14 7	..	12 11 9	84 0 4	71 8 7	..	..	..	71 8 7	XIV.
1,625 18 1	..	2 5 7	460 16 9	458 11 2	..	150 0 0	..	308 11 2	XV.
1,510 12 11½	5 8 7½	..	39 16 9½	45 5 5	..	21 9 9	..	23 15 8	XVI.
38,972 9 1½	118 6 11½	..	10,288 10 3	10,406 17 2½	2,820 10 6½	1,951 15 5½	2,264 8 10	3,370 2 4½	Total.

F.S.—*d*.

TABLE II.—Receipts, Expenditure, and Funds of the Medical

No.	Society and District.	Receipts.					Expenditure.				
		Proposition, Initiation, Registration, and Clearance Fees.	Contributions.	Interest.	Other Receipts, including District, &c., Dues and Levies.	Total.	Medical Attendance and Medicine.	District, &c., Dues.	Management.	Other Expenditure.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
2	G.U.O.O.F.										
I.	Ballarat District ..	6 1 0	707 2 4	..	421 2 7	1,134 5 11	727 14 6	119 18 4	242 16 8	27 9 2	
II.	Bendigo District ..	7 1 0	410 5 9	..	214 11 1	631 17 10	343 11 9	74 5 0	177 16 7	24 15 6	
III.	Castlemaine District ..	1 15 6	417 8 11½	0 5 0	223 10 3	642 19 8½	324 16 7	86 18 6	213 11 10	20 5 0	
IV.	Gippsland District ..	5 3 0	352 7 1	..	148 4 2	505 14 3	324 0 9	59 15 8	142 14 6	54 9 0	
V.	Eastern District ..	12 19 6	850 11 1½	..	386 14 3½	1,750 4 11	651 14 11½	130 10 10	417 16 7	71 12 11	
VI.	Melbourne District ..	13 15 0	2,182 16 6½	1 14 0	863 1 6	3,061 7 0½	1,789 3 10	339 1 6	830 19 2	151 10 1	
	Committee of Management Funds ..	..	..	..	489 7 8	489 7 8	..	..	385 13 3	105 18 7
	Total of G.U.O.O.F. ..	46 15 0	4,920 11 9½	1 19 0	2,746 11 6½	7,715 17 4	4,161 2 4½	810 9 10	2,411 8 7	456 0 3	
3	O.S.T.										
I.	Ballarat and Sandhurst Grand Division ..	4 5 9	477 4 4½	3 0 0	202 18 9	687 8 10½	328 1 5	105 15 9	220 1 1	41 4 8	
II.	Melbourne Grand Div. ..	20 5 0	1,413 8 1½	0 9 0	405 16 1½	1,809 18 3	1,022 19 9	210 6 4	666 7 2	107 2 0½	
III.	Victoria Grand Division National Division ..	9 15 0	1,176 2 3½	1 19 0	424 7 9½	1,612 4 1	886 7 1	312 14 9	423 14 0	47 18 2	
	Total of O.S.T. ..	34 5 9	3,066 14 9½	5 8 0	1,222 17 9	4,329 6 3½	2,237 8 3	628 16 10	1,381 7 6	220 3 7½	
4	H.A.C.B.S.										
I.	Ballarat District ..	21 0 0	455 3 3	11 13 9	79 4 5	567 1 5	289 18 9	30 19 6	167 1 8	15 10 6	
II.	Melbourne District ..	109 18 0	5,169 7 8½	4 6 6	1,613 5 5	6,866 17 7½	4,052 12 1½	302 4 2	2,002 8 6	651 1 3	
	Total of H.A.C.B.S. ..	130 18 0	5,624 10 11½	16 0 3	1,692 9 10	7,463 19 0½	4,342 10 10½	333 3 8	2,169 10 2	666 11 9	
5	I.O.O.F.	326 10 1	9,852 12 2½	45 15 9	2,582 6 9	12,807 4 9½	7,452 16 9	915 3 1	3,742 18 2	775 19 1½	
6	U.A.O.D.	257 2 0	11,142 10 11½	107 15 10	3,576 3 2½	15,083 11 11¾	8,468 11 10	747 11 1	5,556 18 4½	1,367 2 8½	
	A.O.F.										
7	Ballarat District ..	..	486 14 0	..	120 17 9	607 11 9	366 15 7	47 13 6	209 6 6	22 5 7
8	Bendigo District ..	..	1,212 11 0	6 1 5	662 10 1	1,881 2 6	933 16 11	160 7 0	661 13 11	100 5 8
9	Geelong and Western District ..	9 7 6	509 15 2	..	121 11 0½	640 13 8½	375 6 5½	55 0 2	173 3 8	40 8 4½	
10	Grenville District ..	..	165 1 2	..	22 11 10	187 13 0	107 10 9	16 9 8	85 6 9	..
11	Melbourne District ..	240 4 3	12,658 5 1½	86 19 7	2,788 13 0½	15,774 2 0	9,685 14 4½	471 17 8	4,608 3 11½	1,352 9 9¾	
12	Ovens and Murray Dist. ..	15 3 6	498 4 11	2 5 0	109 4 1	624 17 6	379 17 11	30 8 1	207 3 1	25 15 3	
13	Portland District ..	..	686 14 5½	0 10 0	182 14 0	869 18 5½	550 12 4	50 0 11	249 1 6	48 13 11
14	Warrnambool District ..	2 19 0	151 6 6	7 0 0	33 9 8½	194 15 2½	115 0 0	11 10 0	56 12 3	14 12 6	
15	Court Unity ..	0 12 6	272 7 11	..	50 15 9	329 16 2	194 8 10	..	94 6 2	47 5 1	
16	Court Freedom ..	..	62 12 4	..	27 3 9	89 16 1	59 2 6	..	24 18 3	6 18 10
17	Court Ararat ..	..	74 12 10	..	8 14 7	83 7 5	51 12 0	..	21 5 10	6 8 3
18	Court Amherst ..	..	41 18 5	..	3 8 6	45 6 11	26 8 9	..	16 2 0	11 4 11
19	I.O.R.	109 5 6	13,267 5 7½	123 13 5	3,434 14 3½	16,934 18 10	9,329 7 1	1,371 10 2½	5,011 8 0½	1,527 18 2	
20	O.St.A.	18 6 6	1,029 9 1½	10 4 5	462 10 4	1,520 10 4½	803 17 1	181 13 1	549 11 2	107 9 4	
21	O.St.A., S.C.	1 10 0	371 16 11	26 12 5	180 12 3	580 11 7	290 3 1	89 0 6	228 18 4	20 10 0	
22	G.U.O.F.G.	52 2 6	1,941 15 3½	12 13 8	430 10 8	2,437 2 1½	1,327 6 1	240 3 0	815 4 7	89 1 4	
	St.P.S.										
23	Melbourne District ..	83 5 1	705 2 8	47 2 6	224 13 8½	1,060 3 11½	651 3 4½	89 16 6	368 13 10	98 3 3	
24	Geelong and Western District ..	3 17 0	194 11 6	..	54 14 4	253 2 10	142 8 8	..	61 0 8½	6 3 4	
25	P.A.F.S.	19 17 0	1,769 4 11	..	611 17 7	2,400 19 6	1,442 9 6	236 8 0	873 10 1½	142 6 9	
26	A.N.A.	494 15 3	10,440 1 6¼	126 17 11	2,784 15 6	13,846 10 2¼	8,123 11 2	868 4 8	4,318 1 9	682 6 0	
27	A.O.S.	0 5 0	17 18 6	..	4 19 2	23 2 8	..	3 6 0	17 12 8	2 10 6	
28	G.S.R.S.	..	212 14 1	36 14 5	7 9 3	256 17 9	187 2 3	..	62 13 10	9 8 0	
29	St.M.T.A.B.S.	0 14 6	52 11 9	..	3 0 6	56 6 9	40 18 4	..	37 16 0	5 9 0	
30	U.L.F.S.	..	5 7 6½	..	3 15 2	9 2 8½	..	..	8 19 0	..
31	I.N.F.	59 17 6	627 11 7½	2 7 0	273 1 1	962 17 2½	533 4 5	68 17 5	433 13 4	124 3 7	
32	M.T.B.S.	11 2 6	1,040 8 10	..	1 3 11	1,052 15 3	955 2 10	..	52 4 6	1 0 0	
	Total of all the Societies	2,748 1 11	112,517 18 6	968 14 1	32,980 3 6	149,214 18 0	84,917 17 6½	10,832 5 5½	45,692 1 5¼	10,776 15 4¼	

NOTE.—The minus sign (—) signifies a debit balance.

and Management Fund of each Society in 1893—continued.

Total Expenditure.	Increase.	Decrease.	Funds at beginning of Year.	Funds at end of Year.	Disposal of Funds.				No.
					Invested.			Cash not bearing Interest.	
					On Mortgages and in Debentures.	In Banks at Interest.	In Halls and other Freehold Property.		
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	2
1,117 18 8 610 8 10 645 11 11 580 19 11 1,271 15 3½ 3,110 14 7 491 11 10 7,839 1 0½	16 7 3 11 9 0 .. .. .. .. .. ..	.. .. 2 12 2½ 75 5 8 21 10 4½ 49 7 6½ 2 4 2 123 3 8½	162 14 10½ 89 9 11 174 4 9½ 100 3 7½ -21 17 2 175 4 8 527 15 2 1,207 15 10½	179 2 1½ 100 18 11 171 12 7 24 17 11½ -43 7 6½ 125 17 1½ 525 11 0 1,084 12 1½	.. .. .. .. .. 20 0 0 92 0 0 112 0 0	21 17 5 83 6 7 0 1 3 400 0 0 505 5 3	.. .. 100 0 0 100 0 0	157 4 8½ 17 12 4 71 11 4 24 17 11½ -43 7 6½ 105 17 1½ 33 11 0 367 6 10½	I. II. III. IV. V. VI. Total.
695 2 11 1,946 15 3½ 1,670 14 0 155 4 0 4,467 16 2½	.. .. .. .. ..	7 14 0½ 46 17 0½ 58 9 11 25 8 11 138 9 11	-0 10 5 151 11 7½ 244 6 10½ -196 19 2 198 8 11½	-8 4 5½ 104 14 7½ 185 16 11½ -222 8 1 59 19 0½	.. 17 0 0 17 0 0	105 2 3½ 36 6 4 41 4 2 .. 182 12 9½	.. .. 200 0 0 .. 200 0 0	-113 6 9 51 8 3½ -55 7 2½ -222 8 1 -339 13 9½	I. II. III. Total.
503 10 5 7,008 6 0½ 7,511 16 5½	63 11 0 .. ..	.. 111 8 5 47 17 5	132 11 4 1,315 19 6 1,448 10 10	196 2 4 1,204 11 1 1,400 13 5	239 1 1 426 11 0½ 665 12 1½	.. 320 3 2½ 320 3 2½	.. .. ..	-42 18 9 457 16 10 414 18 1	I. II. Total.
12,886 17 1½ 16,140 4 0	.. ..	79 12 4 1,056 12 0½	1,597 16 1 2,401 3 4	1,518 3 9 1,344 11 3½	588 10 0½ 1,337 7 1	568 7 3 387 19 4½	276 10 0 36 7 10	84 16 5½ -417 3 0	5 6
646 1 2 1,856 3 6 643 18 8 209 7 2 16,118 5 9½ 643 4 4 904 8 8 197 14 9 336 0 1 90 19 7 79 6 1 53 15 8	.. 24 19 0 4 1 4 ..	38 9 5 .. 3 4 11½ 344 3 9½ 18 6 10 34 10 2½ 2 19 6½ 6 3 11 1 3 6 .. 8 8 9	-646 2 3 -3 10 3 165 9 4½ 12 18 4 2,995 0 7½ 200 1 4½ 182 3 9½ 155 11 4½ 66 1 7 5 14 5 10 18 11 7 1 3	-684 11 8 21 8 9 162 4 5 -8 15 10 2,650 16 9½ 241 14 6½ 147 13 7½ 152 11 10 59 17 8 4 10 11 15 0 3 -1 7 6	.. 74 14 4 768 0 6 100 0 0 .. .. .. .. ..	.. 154 1 6 38 4 9 .. 1,115 13 9½ 86 8 11 57 15 8 43 16 11 .. .. .. .. ..	.. .. .. 166 8 1	-684 11 8 -207 7 1 123 19 8 8 15 10 600 14 5 155 5 7½ 89 17 11½ 8 14 11 59 17 8 4 10 11 15 0 3 -1 7 6	7 8 9 10 11 12 13 14 15 16 17 18
17,240 3 6 1,642 10 8 628 11 11 2,471 15 0 1,207 16 11½ 209 12 8½ 2,694 14 4½ 13,992 3 7 23 9 2 259 4 1 84 3 4 8 19 0 1,149 18 9 1,008 7 4 152,218 19 9½	.. .. .. .. .. 43 10 1½ 0 3 8½	305 4 8 122 0 3½ 48 0 4 34 12 10½ 147 13 0 .. 293 14 10½ 145 13 4½ 0 6 6 2 6 4 27 16 7 .. 187 1 6½ .. 3,004 1 9½	2,498 7 6½ 201 1 0 656 2 7 286 9 3½ 9,566 3 2 -22 12 4½ -591 13 11½ 2,038 12 7½ 18 19 2 510 19 7 16 11 2 2 16 6½ -330 16 3½ -242 3 9 34,962 10 1½	2,193 2 10½ 79 0 8½ 608 2 3 251 16 5 9,418 10 2 20 17 9½ -885 8 10 1,892 19 2½ 18 12 8 508 13 3 -11 5 5 3 0 3 -517 17 10 -197 15 10 31,958 8 3½	799 5 5½ .. 69 5 1 165 0 0 1,270 10 3 .. 490 0 0 9,277 15 5	526 16 9½ 232 12 2 460 2 5 37 16 6 124 10 5 1,217 8 8 16 17 11 8,028 9 9½	570 7 9 29 0 2 10,000 0 0 13,643 2 8 1,009 0 5½	296 12 10½ -153 11 5½ 78 14 9 19 19 9 -581 9 10 20 17 9½ -1,009 19 3 -594 19 8½ 1 14 9 18 13 3 -11 5 5 3 0 3 -517 17 10 -197 15 10 Total.	19 20 21 22 23 24 25 26 27 28 29 30 31 32 Total.

See note at foot of Table I.

TABLE III.—Numerical Progress, Sickness, Mortality,

No.	Society and District.	Members Admitted by—		Members Left by—			Increase.	Decrease.	Number of Members at beginning of Year.	Number of Members at end of Year.			
		Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, or Expulsion.				Entitled to Benefits.	Not Entitled to Benefits.		Total.
											Unfinancial.	New.	
1	M.U.I.O.O.F.												
I.	Ballarat District	73	19	18	18	112	..	56	1,700	1,476	131	37	1,644
II.	Bairnsdale District	57	8	..	9	63	..	7	356	246	68	35	349
III.	Bendigo District	314	30	24	23	202	95	..	3,032	2,780	187	160	3,127
IV.	Castlemaine District	116	28	25	32	102	..	15	1,929	1,732	138	44	1,914
V.	Collingwood District	52	8	17	14	129	..	100	1,350	1,133	87	30	1,250
VI.	Corio District	15	7	9	4	19	..	10	410	385	8	7	400
VII.	Hamilton District	42	4	..	2	55	..	11	498	389	77	21	487
VIII.	Ovens and Murray District	170	18	8	24	169	..	13	1,350	1,100	144	93	1,337
IX.	Port Fairy District	21	4	3	5	13	4	..	313	291	18	8	317
X.	Port Phillip District	335	62	64	94	694	..	455	5,960	4,887	489	129	5,505
XI.	Sale District	16	10	2	10	52	..	38	323	236	43	6	285
XII.	South Melbourne District	73	37	11	41	152	..	94	1,632	1,367	143	28	1,538
XIII.	Talbot District	35	4	9	14	9	7	..	445	405	30	17	452
XIV.	Warrnambool District	39	4	1	5	47	..	10	439	353	58	18	429
XV.	Wimmera District	112	15	8	16	89	14	..	804	698	81	39	818
XVI.	Yarra Yarra District	68	11	5	15	151	..	92	944	702	109	41	852
	Total of M.U.I.O.O.F.	1,538	269	204	326	2,058	..	781	21,485	18,180	1,811	713	20,704
2	G.U.O.O.F.												
I.	Ballarat District	53	2	9	2	63	..	19	632	521	41	51	613
II.	Bendigo District	56	6	4	1	12	45	..	363	338	22	48	408
III.	Castlemaine District	13	3	5	3	13	..	5	336	283	35	13	331
IV.	Gippsland District	27	2	..	3	47	..	21	274	177	64	12	253
V.	Eastern District	99	4	6	11	168	..	82	810	525	128	75	728
VI.	Melbourne District	96	13	25	16	223	..	155	1,839	1,397	218	69	1,684
	Committee of Management Funds .. .. .	..	..	..	..	..	..	..	..	..	..	..	..
	Total of G.U.O.O.F.	344	30	49	36	526	..	237	4,254	3,241	508	268	4,017
3	O.S.T.												
I.	Ballarat and Sandhurst Grand Division	52	7	3	2	95	..	41	557	417	54	45	516
II.	Melbourne Grand Division	158	23	11	34	325	..	189	1,492	997	163	143	1,303
III.	Victoria Grand Division	71	7	5	8	139	..	74	922	647	137	64	848
	National Division .. .. .	..	..	..	..	..	..	..	..	..	..	..	..
	Total of O.S.T.	281	37	19	44	559	..	304	2,971	2,061	354	252	2,667
4	H.A.C.B.S.												
I.	Ballarat District	78	9	..	4	48	35	..	264	234	32	33	299
II.	Melbourne District	383	30	49	54	485	..	175	4,060	3,246	464	175	3,885
	Total of H.A.C.B.S.	461	39	49	58	533	..	140	4,324	3,480	496	208	4,184
5	I.O.O.F.	683	86	70	154	1,112	..	567	7,449	5,469	1,118	295	6,882
6	U.A.O.D.	637	160	79	246	1,562	..	1,090	8,937	6,431	1,112	304	7,847
7	A.O.F.												
8	Ballarat District	4	1	8	..	34	..	37	334	290	6	1	297
9	Bendigo District	25	5	28	1	52	..	51	986	916	7	12	935
10	Geelong and Western District	13	1	5	..	24	..	15	372	344	5	8	357
11	Grenville District	4	..	5	..	5	..	6	97	88	1	2	91
12	Melbourne District	324	88	123	131	907	..	749	9,545	7,804	834	158	8,796
13	Ovens and Murray District	25	..	1	2	19	5	..	296	267	18	16	301
14	Portland District	13	1	7	1	13	..	7	495	456	28	4	488
15	Warrnambool District	4	1	1	2	2	..	..	117	111	2	4	117
16	Court Unity	2	2	5	..	3	..	4	163	145	14	..	159
17	Court Freedom .. .. .	..	..	2	..	7	..	9	54	44	1	..	45
18	Court Ararat .. .. .	..	..	1	..	2	..	3	42	36	3	..	39
	Court Amherst	1	..	..	..	4	..	3	27	23	1	..	24
19	I.O.R.	988	205	64	238	1,257	..	366	9,687	8,044	356	921	9,321
20	O.St.A.	43	1	18	1	109	..	84	791	631	57	19	707
21	O.St.A., S.C.	9	2	9	1	18	..	17	291	257	13	4	274
22	G.U.O.F.G.	144	70	18	75	394	..	273	1,567	1,019	208	67	1,294

and Total Worth of each Society in 1893.

Sickness Experience.			Funeral Benefits Paid on Death of—		Total Receipts of Sick and Funeral and Medical and Management Funds.	Total Expenditure of Sick and Funeral and Medical and Management Funds.	Total Increase in both Funds.	Total Decrease in both Funds.	Total Worth of Sick and Funeral and Medical and Management Funds at beginning of Year.	Total Worth of Sick and Funeral and Medical and Management Funds at end of Year.	Total of Other Funds.	No.
Number of Members Sick.	Period of Sickness.	Amount of Sick Pay.	Members.	Registered Wives.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
	wks. dys.	£ s. d.	£									I
433	3,753 0	2,866 17 1	320	7, £60	8,809 9 7	6,953 16 3	1,855 13 4	..	44,883 17 4	46,739 10 8	50 13 4	I.
49	319 1	267 3 4	40	1, £10	1,581 5 6	1,203 3 6	378 2 0	..	3,788 11 9½	4,166 13 9½	32 6 3	II.
676	5,629 4	4,345 0 7	480	9, £80	14,322 13 2	12,984 18 5	1,337 14 9	..	21,785 3 0	23,122 17 9	68 3 3	III.
467	4,495 1	3,302 5 7½	518 8s.	7, £60	10,929 10 10	9,974 7 0½	955 3 9½	..	29,627 0 1	30,582 3 10½	56 19 4	IV.
306	3,490 1	2,573 17 0½	400	9, £90	6,605 3 3	6,029 11 6	575 11 9	..	32,773 15 2½	33,349 6 11½	..	V.
86	1,381 1	911 4 0	91 14s.	5, £50	2,118 14 3½	2,014 4 9	104 9 6½	..	11,960 0 3	12,064 9 9½	1 15 11	VI.
81	480 2	406 19 11	..	..	2,126 1 9	1,391 8 7	734 13 2	..	8,414 13 10	9,149 7 0	122 14 2	VII.
288	1,718 1	1,458 1 5	160	8, £80	5,786 2 1	4,789 9 7	996 12 6	..	15,168 8 1	16,165 0 7	19 6 9	VIII.
93	959 0	641 10 8	40	1, £1	1,572 5 9	1,400 12 4	171 13 5	..	8,179 4 4	8,350 17 9	..	IX.
1,141	11,810 10	9,024 19 6	1,260	25, £280	25,329 16 4½	22,614 3 0	2,715 13 4½	..	106,137 19 5	108,853 12 9½	41 5 2	X.
48	221 1	210 8 9	20	1, £1	1,318 5 5	900 6 10	417 18 7	..	3,735 10 6	4,153 9 1	..	XI.
304	3,301 5	2,530 15 0	240	7, £70	6,897 9 10	6,206 17 2½	690 12 7½	128 5 4	29,199 6 6½	29,889 19 2	4 13 7	XII.
140	1,254 2	916 14 2	80	2, £20	3,713 12 8	3,841 18 0	..	..	3,108 7 2	2,980 1 10	..	XIII.
77	1,062 3	717 17 4	20	1, £10	1,632 10 6	1,510 11 5	121 19 1	..	5,034 2 9	5,156 1 10	..	XIV.
138	881 1	747 9 10	140	1, £10	3,560 2 11	2,705 1 5	855 1 6	..	8,496 13 10	9,351 15 4	..	XV.
130	1,188 5	849 8 9	60	2, £20	3,511 12 1½	2,666 5 11½	845 6 2	..	13,218 1 11	14,063 8 1	15 10 11	XVI.
4,463	41,945 4	31,770 13 0	3,870 2s.	86, £840	99,814 16 0½	87,186 15 9½	12,628 0 3	..	345,510 16 0½	358,138 16 3½	413 8 8	Total.
												2
137	1,452 1	919 2 1	180	1, £10	2,525 10 4	2,354 13 0	170 17 4	..	6,824 5 1	6,995 2 5	..	I.
106	1,219 4	770 8 4	80	2, £20	1,463 6 10	1,604 9 2	..	141 2 4	1,803 15 7	1,662 13 3	8 9 10	II.
102	807 2	584 4 2	80	3, £30	1,535 0 5	1,407 13 1	127 7 4	..	6,311 0 6	6,438 7 10	..	III.
55	332 1	252 1 10	..	1, £10	1,136 19 6½	1,030 8 4	106 11 2½	..	4,220 13 9½	4,327 4 11½	..	IV.
88	725 1	624 5 10	80	1, £10	2,856 5 2½	2,218 14 4½	637 10 10	..	6,548 8 8½	7,185 19 6½	148 4 1½	V.
365	3,800 1	2,599 16 4	460	10, £80	6,859 0 2½	6,632 14 9	219 5 5½	..	21,658 17 8	21,878 3 13½	1,218 7 9½	VI.
..	..	..	..	3 C., £5	489 7 8	491 11 10	..	2 4 2	527 15 2	525 11 0	..	..
853	8,336 4	5,749 18 7	880	18, £160 3 C., £5	16,865 10 2½	15,747 4 6½	1,118 5 7½	..	47,894 16 5½	49,013 2 13½	1,375 1 9	Total.
												3
104	832 0	482 18 0	60	1, £10	1,465 17 0½	1,381 15 8½	84 1 4	..	4,035 5 0	4,119 6 4	..	I.
220	2,326 5	1,116 10 8	140	3, £30	3,870 18 10	3,816 6 6	34 12 4	..	7,662 4 6	7,696 16 10	9 7 1	II.
154	1,261 5	823 5 2	100	..	3,727 7 7½	3,255 1 9	472 5 10½	..	14,087 0 7½	14,559 6 6	..	III.
..	..	..	..	..	841 15 5	495 4 0	346 11 5	..	2,862 18 3	3,209 9 8	..	..
478	4,420 4	2,422 13 10	300	4, £40	9,905 18 11	8,968 7 11½	937 10 11½	..	28,647 8 4½	29,584 19 4	9 7 1	Total.
												4
54	344 2	236 16 10	..	2, £10	1,096 6 1	841 4 10	255 1 3	..	1,533 15 2	1,788 16 5	41 1 6	I.
785	6,375 0	4,606 0 0	820	25, £190	13,989 3 8½	13,829 1 4½	160 2 4	..	24,558 2 6½	24,718 4 10½	369 10 3	II.
839	6,719 2	4,842 16 10	820	27, £200	15,085 9 9½	14,670 6 2½	415 3 7	..	26,091 17 8½	26,507 1 3½	410 11 9	Total.
1,395	9,621 4	7,680 5 6	1,328 18.6d.	43, £447	29,233 4 9	25,052 14 1	4,180 10 8	..	80,073 11 0	84,254 1 8	3,451 2 9	5
1,468	10,872 5	8,339 13 0	1,480	34, £310	30,888 7 10	28,769 9 4	2,118 18 6	..	80,147 12 0	82,266 10 6	124 13 11½	6
												7
67	870 0	423 10 11	140	2, £20	1,383 5 10	1,430 15 1	..	47 9 3	2,867 1 8	2,819 12 5	..	7
261	2,948 5	1,646 2 6	580	11, £110	5,063 13 2	5,051 16 8	11 16 6	..	8,940 16 4½	8,961 12 10½	..	8
79	580 5	343 9 2	120	2, £20	1,390 9 4½	1,212 4 10	178 4 6½	..	4,889 1 2	5,067 5 8½	..	9
31	288 0	196 2 10	100	1, £10	492 14 0	589 13 10	..	96 19 10	1,443 17 7	1,346 17 9	..	10
1,844	18,418 3	12,405 13 1	2,370	74, £725	35,323 9 4½	35,369 2 5½	..	45 13 1	92,224 6 11	92,178 13 10	420 16 7	11
56	421 1	258 6 8	20	..	1,271 14 5	963 3 6	308 10 11	..	5,780 15 11	6,089 6 10	..	12
110	1,409 3	867 5 8	140	3, £30	1,918 10 6	2,051 13 4	..	133 2 10	8,835 2 2½	8,701 19 4½	..	13
29	259 0	183 15 0	20	2, £20	523 14 10½	463 18 3	59 16 7½	..	2,947 0 10½	3,066 17 6	..	14
52	970 3	515 7 8	100	2, £20	1,029 4 3	971 7 9	57 16 6	..	5,853 17 5	5,911 13 11	..	15
16	458 2	148 6 4	30	1, £7 10s.	209 9 7	277 0 6	..	67 10 11	761 0 0	693 9 7	..	16
10	155 5	93 11 8	20	..	228 15 0	192 17 9	35 17 3	..	1,204 5 2	1,330 2 5	..	17
4	58 0	23 10 0	..	..	78 13 3	114 17 4	..	36 4 1	514 3 0	477 18 11	..	18
1,893	14,016 3	11,072 19 8	1,210	6, £90	38,540 9 9½	32,485 12 10	6,054 16 11½	..	120,280 2 9½	126,334 19 9	6 19 9	19
148	996 4	759 18 0	360	6, £60	3,010 14 11	3,369 3 10	..	358 8 11	4,981 13 0	4,623 4 1	..	20
74	1,180 0	666 18 4	140	2, £20	1,479 4 1½	1,590 5 6	..	111 1 4½	4,231 1 2	4,119 19 9½	27 1 4	21
249	1,579 2	1,316 8 8	300	4, £30	5,037 0 11	4,575 4 8	461 16 3	..	10,698 3 8	11,159 19 11	21 10 3	22

TABLE III.—Numerical Progress, Sickness, Mortality,

No.	Society and District.	Members Admitted by—		Members Left by—			Increase.	Decrease.	Number of Members at beginning of Year.	Number of Members at end of Year.			
		Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, or Expulsion.				Entitled to Benefits.	Not Entitled to Benefits.		Total.
											Unfinancial.	New.	
	St.P.S.												
23	Melbourne District	34	..	8	..	110	..	84	715	535	88	8	631
24	Geelong and Western District	5	..	2	..	..	3	..	223	174	49	3	226
25	P.A.F.S.	85	11	12	25	272	..	213	1,467	1,015	202	37	1,254
26	A.N.A.	1,821	223	32	221	1,500	291	..	8,477	6,157	1,325	1,286	8,768
27	A.O.S.	1	..	1	..	4	..	4	39	33	2	..	35
28	G.S.R.S.	2	..	2	..	6	..	6	151	140	4	1	145
29	St.M.T.A.B.S.	2	..	1	..	3	..	2	58	56	..	..	56
30	U.L.F.S.	..	..	..	..	5	..	5	25	19	1	..	20
31	I.N.F.	109	10	7	10	282	..	180	772	403	144	45	592
32	M.T.B.S.	67	..	7	..	119	..	59	761	702	..	..	702
	Total of all the Societies	7,669	1,242	837	1,570	11,501	..	4,997	86,972	68,571	8,768	4,636	81,975

NOTE.—The letter C. denotes funeral claims on

TABLE IV.—RECEIPTS, EXPENDITURE, AND CAPITAL FOR 1893 OF ADDITIONAL

Society.	Receipts.				Expenditure.					
	Contributions.	Interest.	Other Receipts.	Total.	—	—	Bounties to Widows and Orphans.	Management.	Other Expenditure.	Total.
M.U.L.O.O.F.										
BENDIGO DISTRICT.										
Widows and Orphans' Fund ..	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
	417 10 6	628 8 10	0 1 6	1,046 0 10	..	..	420 0 0	111 16 10	18 16 4	550 13 2
G.U.O.O.F.										
MELBOURNE DISTRICT.										
Widows and Orphans' Fund ..	1 16 0	20 0 10	..	21 16 10	..	..	100 0 0	31 3 6	..	131 3 6
A.O.F.										
BENDIGO DISTRICT.										
Widows and Orphans' Fund ..	32 7 6	24 11 10	..	56 19 4	..	..	75 0 0	18 5 3	..	93 5 3
Total W. and O. Funds ..	451 14 0	673 1 6	0 1 6	1,124 17 0	..	..	595 0 0	161 5 7	18 16 4	775 1 11
					Pension Fund.	Decease Fund.	Voluntary and Retiring Fund.			
Congregational Ministers' Provident Society	104 16 0 ¹	628 5 10	0 6 6	733 8 4	260 13 4 ²	80 0 0	40 0 0	11 17 6	..	392 10 10

¹ Contributed by beneficiary members, honorary members, and churches.—² Payments to four members on the Pension Fund.—³ Divided between the several (Suspense), £120 7s. 1d.; (Reserve), £274 11s. 8d.

and Total Worth of each Society in 1893—continued.

Sickness Experience.			Funeral Benefits Paid on Death of—		Total Receipts of Sick and Funeral and Medical and Management Funds.	Total Expenditure of Sick and Funeral and Medical and Management Funds.	Total Increase in both Funds.	Total Decrease in both Funds.	Total Worth of Sick and Funeral and Medical and Management Funds at beginning of Year.	Total Worth of Sick and Funeral and Medical and Management Funds at end of Year.	Total of Other Funds.	No.
Number of Members Sick.	Period of Sickness.	Amount of Sick Pay.	Members.	Registered Wives.								
	wks. dys.	£ s. d.	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
145	1,663 2	1,009 12 4	200	2, £30	2,876 5 11½	2,962 3 3½	..	85 17 4	23,680 2 11	23,594 5 7	..	23
38	493 0	282 6 8	40	..	564 1 7	531 19 4½	32 2 2¾	..	2,089 7 3½	2,121 9 6	..	24
245	1,728 5	1,156 16 4	220	4, £50	5,185 6 4	4,670 10 4½	514 15 11½	..	12,543 15 4	13,058 11 3½	12 5 11	25
1,292	5,804 0	5,063 18 7	460	19, £180	29,703 4 0	22,720 13 4	6,982 10 8	..	46,344 3 2	53,326 13 10	4,435 10 2	26
14	159 2	69 5 0	10	..	114 0 0	107 12 2	6 7 10	..	867 3 1	873 10 11	..	27
30	470 2	261 18 1	40	..	605 12 2	577 12 2	28 0 0	..	2,382 8 6	2,410 8 6	687 15 7	28
6	117 5	42 1 8	20	1, £10	119 17 6	156 5 0	..	36 7 6	191 8 7	155 1 1	..	29
6	15 5	11 17 6	..	..	36 5 4	20 16 6	15 8 10	..	264 18 9	280 7 7	..	30
93	488 3	430 0 0	100	..	2,077 8 6½	1,899 13 7	177 14 11½	..	1,448 1 2½	1,625 16 2	..	31
313	1,237 3	1,199 6 0	140	5, £50	2,513 6 2	2,397 13 4	115 12 10	..	4,199 2 7	4,314 15 5	..	32
16,601	138,706 2	101,254 9 1	{ 15,558 38. 6d.	359, £3,479 108.; 3 U., £5	342,569 18 5½	307,148 15 1¾	35,421 3 4	..	978,928 2 5	1,014,349 5 9	11,396 5 6½	Total.

death of children.—See note at foot of Table I.

SOCIETIES AND FUNDS NOT INCLUDED IN THE PRECEDING TABLES.

Increase.	Decrease.	Capital at Beginning of Year.	Capital at End of Year.	Disposal of Capital.		
				Invested.		Cash not bearing Interest.
				On Mortgages.	In Banks at Interest.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
495 7 8	..	9,640 11 4	10,135 19 0	9,809 0 0	219 8 0	107 11 0
..	109 6 8	499 4 9	389 18 1	350 0 0	..	39 18 1
..	36 5 11	576 8 10	540 2 11	500 0 0	..	40 2 11
349 15 1	..	10,716 4 11	11,066 0 0	10,659 0 0	219 8 0	187 12 0
340 17 6	..	11,591 5 4	11,932 2 10 ¾	9,675 0 0	1,946 18 9	310 4 1

funds as follow :—Capital Fund, £6,629 6s. 9d.; Voluntary and Retiring Fund, £804 13s. 5d.; Pension Fund, £2,013 9s. 4d.; Decease Fund (Immediate), £2,089 14s. 7d.;

APPENDIX B.

STATISTICS OF FRIENDLY SOCIETIES, 1893.

SUMMARY TABLES.

(2) AGGREGATE FIGURES FOR THE YEARS 1891, 1892,
AND 1893.

AGGREGATE FIGURES OF EACH SOCIETY IN 1891, 1892, AND 1893.

TABLE V.—BRANCHES AND MEMBERS.—Branches Opened and Closed, Members Admitted and Left, Increase, and Total Number in 1891, 1892, and 1893, in each Society.

Society.	Year.	Branches.				Members.											Average Number.		
		At beginning of Year.	Opened.	Closed.	At end of Year.	At beginning of Year.		Admitted by—		Left by—			Increase (Decrease, \downarrow).	At end of Year.					
						Members.	Effective Members.*	Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, and Expulsion.		Members.	Effective Members.*				
																Per cent.			
M. U. I. O. O. F.	1891 1892 1893	187 191 196	5 5 4	1 ... 3	191 196 197	20,879 21,653 21,485	18,171 19,024 18,579	2,459 1,977 1,538	367 272 269	249 230 204	395 305 326	1,408 1,882 2,058	774 - 168 - 781	21,653 21,485 20,704	19,024 18,579 18,180	21,266 21,569 21,095	18,598 18,802 18,380	87.45 87.17 87.13	
G. U. O. O. F.	1891 1892 1893	60 61 61	2 ... 2	1	61 61 63	4,588 4,442 4,254	3,629 3,678 3,493	402 427 344	46 30 30	54 59 49	50 55 36	490 531 526	- 146 - 188 - 237	4,442 4,254 4,017	3,678 3,493 3,241	4,515 4,348 4,136	3,653 3,585 3,367	80.91 82.45 81.41	
I. O. O. F.	1891 1892 1893	74 74 75	1 2 1	1 1 1	74 75 75	8,010 7,864 7,449	6,441 6,344 5,951	1,009 787 683	138 81 86	70 53 70	174 127 154	1,049 1,103 1,112	- 146 - 415 - 567	7,864 7,449 6,882	6,344 5,951 5,469	7,937 7,657 7,166	6,393 6,148 5,710	80.55 80.29 79.68	
U. A. O. D.	1891 1892 1893	97 102 99	6 3 1	1 6 3	102 99 97	9,727 9,933 8,937	7,684 7,881 7,272	1,504 837 637	225 274 160	107 87 79	295 334 246	1,121 1,686 1,562	206 - 996 - 1,090	9,933 8,937 7,847	7,881 7,272 6,431	9,830 9,435 8,392	7,782 7,576 6,852	79.17 80.30 81.65	
A. O. F., Ballarat District	1891 1892 1893	9 9 9	... ... ...	... ... ...	9 9 9	369 357 334	344 339 322	18 11 4	3 4 1	9 7 8	1	23 31 34	- 12 - 23 - 37	357 334 297	339 322 290	363 345 316	342 330 306	94.21 95.65 96.84
A. O. F., Bendigo District	1891 1892 1893	11 11 11	... ... ...	... ... ...	11 11 11	1,057 1,020 986	1,016 967 957	42 35 25	2 5 5	33 32 28	2 7 1	46 35 52	- 37 - 34 - 51	1,020 986 935	967 957 916	1,039 1,003 961	991 962 937	95.38 95.91 97.50
A. O. F., Geelong and Western District	1891 1892 1893	6 6 6	... ... ...	... ... ...	6 6 6	392 392 372	370 383 359	20 16 13	7 2 1	2 6 5	1	24 31 24	... - 20 - 15	392 372 357	383 359 344	392 382 365	377 371 352	96.17 97.12 96.44
A. O. F., Grenville District	1891 1892 1893	3 3 3	... ... ...	... ... ...	3 3 3	99 101 97	95 97 91	2 6 4	... ... ...	... 2 5	... ... ...	... 8 5	2 - 4 - 6	101 97 91	97 91 88	100 99 94	96 94 90	96.00 94.95 95.74
A. O. F., Melbourne District	1891 1892 1893	79 81 81	2 ... ...	... ... 2	81 81 79	10,290 10,094 9,545	9,345 9,244 8,606	626 426 324	90 79 88	165 131 123	102 103 131	645 820 907	- 196 - 549 - 749	10,094 9,545 8,796	9,244 8,606 7,804	10,192 9,820 9,171	9,294 8,925 8,205	91.19 90.89 89.46
A. O. F., Ovens and Murray District...	1891 1892 1893	6 6 6	... ... ...	... ... ...	6 6 6	280 278 296	249 251 258	23 25 25	... 3 ...	1 ... 1	4 2 ...	20 8 19	- 2 18 5	278 296 301	251 258 267	279 287 299	250 254 263	89.61 88.50 87.96

A.O.F., Portland District ...	{	1891	6	1	...	7	474	454	51	1	11	...	5	36	510	472	492	463	94'11
		1892	7	...	...	7	510	472	22	2	9	...	25	-15	495	472	502	472	94'00
		1893	7	...	...	7	495	472	13	1	7	...	13	-7	488	456	492	464	94'31
A.O.F., Warrnambool District	{	1891	1	...	...	1	123	114	3	...	2	...	4	6	114	113	118	113	95'76
		1892	1	...	...	1	114	113	7	2	...	...	6	3	117	114	116	114	98'28
		1893	1	...	...	1	117	114	4	1	...	...	2	...	117	111	117	113	96'58
A.O.F., Court Unity	{	1891	1	...	...	1	175	164	2	2	5	...	5	-6	169	162	172	163	94'77
		1892	1	...	...	1	169	162	...	...	2	...	3	-6	163	158	166	160	96'39
		1893	1	...	...	1	163	158	2	2	5	...	3	-4	159	145	161	152	94'41
A.O.F., Court Freedom	{	1891	1	...	...	1	64	64	...	1	5	...	...	-4	60	55	62	60	96'77
		1892	1	...	...	1	60	55	...	...	3	...	3	-6	54	54	57	55	95'49
		1893	1	...	...	1	54	54	...	...	2	...	7	-9	45	44	50	49	98'00
A.O.F., Court Ararat	{	1891	1	...	...	1	47	43	...	...	1	...	2	-3	44	42	46	42	91'30
		1892	1	...	...	1	44	42	...	1	2	...	2	-2	42	38	43	40	93'02
		1893	1	...	...	1	42	38	...	...	1	...	2	-3	39	36	42	37	88'10
A.O.F., Court Amherst	{	1891	1	...	...	1	27	25	...	...	...	...	...	...	27	27	27	26	96'30
		1892	1	...	...	1	27	27	...	...	...	...	...	...	27	27	27	27	100'00
		1893	1	...	...	1	27	27	...	...	...	...	4	-3	24	23	26	25	96'15
I.O.R. ...	{	1891	164	11	1	174	9,585	7,899	1,536	280	83	326	1,059	348	9,933	8,164	9,759	8,032	82'30
		1892	174	3	1	176	9,933	8,164	1,085	242	72	252	1,249	-246	9,687	8,311	9,810	8,237	83'97
		1893	176	9	3	182	9,687	8,311	988	205	64	238	1,257	-366	9,321	8,044	9,504	8,178	86'04
O.S.T. ...	{	1891	61	6	3	64	2,889	2,167	603	43	19	63	436	128	3,017	2,201	2,953	2,184	73'96
		1892	64	...	...	64	3,017	2,201	438	31	26	37	452	-46	2,971	2,254	2,994	2,228	74'42
		1893	64	...	4	60	2,971	2,254	281	37	19	44	559	-304	2,667	2,061	2,819	2,158	76'55
H.A.C.B.S. ...	{	1891	56	3	1	58	4,396	3,644	552	48	58	53	478	11	4,407	3,699	4,401	3,671	83'41
		1892	58	1	1	58	4,407	3,699	447	50	65	48	467	-83	4,324	3,647	4,365	3,673	84'15
		1893	58	2	2	58	4,324	3,647	461	39	49	58	533	-140	4,184	3,480	4,254	3,564	83'78
O.St.A. ...	{	1891	19	...	1	18	952	824	60	3	22	3	126	-88	864	780	908	802	88'33
		1892	18	...	...	18	864	780	27	2	18	1	83	-73	791	711	828	745	89'98
		1893	18	1	1	18	791	711	43	1	18	1	109	-84	707	631	749	671	89'59
O.St.A., S.C. ...	{	1891	6	...	...	6	317	295	8	1	8	1	13	-13	304	290	311	293	94'21
		1892	6	...	...	6	304	290	11	1	6	1	18	-13	291	276	297	283	95'28
		1893	6	...	...	6	291	276	9	2	9	1	18	-17	274	257	283	267	94'35
G.U.O.F.G. ...	{	1891	24	1	1	24	1,752	1,117	421	54	12	63	377	23	1,775	1,223	1,763	1,170	66'36
		1892	24	...	...	24	1,775	1,223	179	30	19	19	379	-208	1,567	1,183	1,671	1,203	71'99
		1893	24	...	1	23	1,567	1,183	144	70	18	75	394	-273	1,294	1,019	1,431	1,101	76'94
St.P.S., Melbourne District	{	1891	8	1	1	8	768	623	118	3	9	5	96	11	779	643	774	633	81'78
		1892	8	...	...	8	779	643	56	17	12	4	121	-64	715	605	747	624	83'53
		1893	8	...	1	7	715	605	34	...	8	...	110	-84	631	535	673	570	84'69
St.P.S., Geelong and Western District	{	1891	1	...	...	1	212	194	8	...	4	...	...	4	216	201	214	197	92'06
		1892	1	...	...	1	216	201	11	...	4	...	...	7	223	203	220	202	91'82
		1893	1	...	...	1	223	203	5	...	2	...	...	3	226	174	225	189	84'00

* Effective members are those entitled to sick or funeral benefits.

TABLE V.—BRANCHES AND MEMBERS.—Branches Opened and Closed, Members Admitted and Left, Increase, and Total Number in 1891, 1892, and 1893, in each Society—*continued.*

Society.					Year.	Branches.				Members.												
						At beginning of Year.	Opened.	Closed.	At end of Year.	At beginning of Year.		Admitted by—		Left by—			Increase (Decrease, —).	At end of Year.		Average Number.		
										Members.	Effective Members.*	Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, and Expulsion.		Members.	Effective Members.*	Members.	Effective Members.*	Proportion Effective.
P.A.F.S.	...	...	...	{	1891	26	4	...	30	1,561	1,237	235	33	19	27	207	15	1,576	1,266	1,569	1,252	79.80
					1892	30	...	...	30	1,576	1,266	105	12	14	19	193	-109	1,467	1,138	1,521	1,202	79.03
					1893	30	...	1	29	1,467	1,138	85	11	12	25	272	-213	1,254	1,015	1,361	1,077	79.13
A.N.A.	...	...	...	{	1891	83	13	2	94	7,274	4,376	2,512	258	44	315	1,183	1,228	8,502	4,991	7,888	4,683	59.37
					1892	94	9	3	100	8,502	4,991	1,705	236	43	255	1,668	-25	8,477	5,557	8,490	5,274	62.12
					1893	100	8	2	106	8,477	5,557	1,821	223	32	221	1,500	291	8,768	6,157	8,623	5,857	67.92
A.O.S.	...	...	...	{	1891	1	...	...	1	40	39	2	...	2	...	2	-2	38	36	39	38	97.44
					1892	1	...	...	1	38	36	...	1	...	...	...	1	39	37	39	37	94.87
					1893	1	...	...	1	39	37	1	...	1	...	4	-4	35	33	37	35	94.59
G.S.R.S.	...	...	...	{	1891	1	...	...	1	161	155	6	...	...	...	9	-3	158	154	159	155	97.48
					1892	1	...	...	1	158	154	6	...	...	...	13	-7	151	151	154	152	98.70
					1893	1	...	...	1	151	151	2	...	2	...	6	-6	145	140	148	146	98.64
St.M.T.A.B.S.	...	...	...	{	1891	1	...	...	1	58	57	4	...	...	...	2	2	60	59	59	58	98.30
					1892	1	...	...	1	60	59	4	...	...	...	6	-2	58	58	59	59	100.00
					1893	1	...	...	1	58	58	2	...	1	...	3	-2	56	56	57	57	100.00
U.L.F.S.	...	...	...	{	1891	1	...	...	1	31	30	...	...	...	...	1	-1	30	28	31	29	93.55
					1892	1	...	...	1	30	28	...	...	...	...	5	-5	25	24	28	26	92.86
					1893	1	...	...	1	25	24	...	...	...	...	5	-5	20	19	23	22	95.65
C.M.P.S.†	...	...	...	{	1892	...	1†	...	1	...	...	31†	...	...	...	...	31†	31	31	...	...	...
					1893	1	...	...	1	31	31	...	...	1	...	1	-2	29	29	30	30	100.00
I.N.F.	...	...	...	{	1891	7	3	...	10	629	352	357	3	6	6	135	213	842	532	735	441	60.00
					1892	10	1	...	11	842	532	194	1	8	3	254	-70	772	464	807	498	61.71
					1893	11	...	1	10	772	464	109	10	7	10	282	-180	592	403	682	434	63.64
M.T.B.S.	...	...	...	{	1891	1	...	...	1	908	908	81	...	1	...	144	-64	844	817	876	863	98.52
					1892	1	...	...	1	844	817	43	...	5	...	121	-83	761	761	802	789	98.38
					1893	1	...	...	1	761	761	67	...	7	...	119	-59	702	702	732	732	100.00
Total of all the Societies	...	...	...	{	1891	1,003	59	14	1,048	88,134	72,125	12,664	1,608	1,001	1,890	9,112	2,269	90,403	74,163	89,269	73,144	81.94
					1892	1,048	25	12	1,061	90,403	74,163	8,919	1,378	915	1,579	11,203	-3,400	87,003	72,162	88,703	73,163	82.48
					1893	1,061	28	25	1,064	87,003	72,162	7,669	1,242	838	1,570	11,502	-4,999	82,004	68,600	84,504	70,381	83.29

* Effective members are those entitled to sick or funeral benefits.

† The figures relating to this society, which was established in 1869, were not included in the Table of Branches and Members prior to 1892.

TABLE VI.—RECEIPTS, EXPENDITURE, AND FUNDS.—The Individual Items and Amounts per Effective Member of the Sick and Funeral Fund and Medical and Management Fund for the Years 1891, 1892, and 1893, in each Society.

Society.	Fund.	Year.	Receipts.						Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
M.U.I.O.O.F.	Sick and Funeral	1891	32,925	40	..	16,608	3,245	52,818	29,652	5,580	..	..	3,001	38,233	14,555	304,121	318,706
		..	1 15 5	..	..	0 17 11	0 3 6	2 16 10	1 11 11	0 6 0	..	..	0 3 2	2 1 1	0 15 9	16 14 9	16 15 0
		1892	32,527	..	..	17,117	3,606	53,250	27,335	5,840	..	..	3,559	36,734	16,516	318,706	335,222
		..	1 14 7	..	..	0 18 3	0 3 10	2 16 8	1 9 1	0 6 3	..	..	0 3 9	1 19 1	0 17 7	16 15 0	18 0 10
	Medical and Management	1893	31,641	..	..	17,190	3,996	52,827	31,771	4,709	..	..	3,837	40,317	12,510	335,222	347,732
		..	1 14 6	..	..	0 18 8	0 4 4	2 17 6	1 14 7	0 5 2	..	..	0 4 2	2 3 11	0 13 7	18 0 10	19 2 7
G.U.O.O.F.	Sick and Funeral	1891	29,620	2,028	1,441	235	6,644	40,018	..	..	22,636	11,116	5,217	38,969	1,049	9,497	10,546
		..	1 11 10	0 2 2	0 1 7	0 0 4	0 7 1	2 3 0	..	..	1 4 4	0 12 0	0 5 7	2 1 11	0 1 1	0 10 6	0 11 1
		1892	29,576	2,060	1,130	320	4,010	37,096	..	..	23,144	11,491	2,718	37,353	257*	10,546	10,289
		..	1 11 6	0 2 2	0 1 3	0 0 4	0 4 3	1 19 6	..	..	1 4 7	0 12 3	0 2 11	1 19 9	0 0 3*	0 11 1	0 11 1
	Medical and Management	1893	29,415	1,593	829	302	3,547	35,686	..	..	21,576	11,194	2,798	35,568	118	10,289	10,407
		..	1 12 0	0 1 9	0 0 11	0 0 4	0 3 10	1 18 10	..	..	1 3 6	0 12 2	0 3 1	1 18 9	0 0 1	0 11 1	0 11 6
I.O.O.F.	Sick and Funeral	1891	6,316	77	208	2,605	51	9,257	5,537	1,158	..	..	35	6,730	2,527	42,684	45,211
		..	1 14 7	0 0 5	0 1 2	0 14 3	0 0 3	2 10 8	1 10 4	0 6 4	..	..	0 0 2	1 16 10	0 13 10	11 16 3	12 5 10
		1892	5,933	77	140	2,550	91	8,791	5,365	1,202	..	..	748	7,315	1,476	45,211	46,687
		..	1 13 1	0 0 5	0 0 10	0 14 3	0 0 6	2 9 1	1 9 11	0 6 9	..	..	0 4 2	2 0 10	0 8 3	12 5 10	13 7 4
	Medical and Management	1893	5,568	53	101	2,461	39	8,222	5,750	1,045	..	..	185	6,980	1,242	46,687	47,929
		..	1 13 1	0 0 4	0 0 7	0 14 7	0 0 3	2 8 10	1 14 2	0 6 3	..	..	0 1 0	2 1 5	0 7 5	13 7 4	14 15 9
I.O.O.F.	Sick and Funeral	1891	4,305	1,727	109	16	1,867	8,024	..	..	4,553	2,444	1,117	8,114	90*	1,728	638
		..	1 3 7	0 9 5	0 0 7	0 0 1	0 10 3	2 3 11	..	..	1 4 11	0 13 5	0 6 1	2 4 5	0 0 6*	0 9 6	0 8 11
		1892	5,179	938	70	9	1,226	7,422	..	..	4,530	2,698	624	7,852	430*	1,638	1,208
		..	1 8 11	0 5 3	0 0 4	0 0 1	0 6 10	2 1 5	..	..	1 5 3	0 15 1	0 3 6	2 3 10	0 2 5*	0 8 11	0 6 11
	Medical and Management	1893	4,920	1,132	47	2	804	6,905	..	..	4,161	2,411	456	7,028	123*	1,208	1,085
		..	1 9 3	0 6 9	0 0 3	..	0 4 9	2 1 0	..	..	1 4 9	0 14 3	0 2 9	2 1 9	0 0 9*	0 6 11	0 6 9
I.O.O.F.	Sick and Funeral	1891	11,143	..	142	3,679	184	15,148	7,725	1,800	..	..	52	9,577	5,571	66,961	72,532
		..	1 14 11	..	0 0 5	0 11 6	0 0 7	2 7 5	1 4 2	0 5 8	..	..	0 0 2	1 10 0	10 7 11	11 8 8	11 8 8
		1892	10,386	..	97	3,750	388	14,621	7,158	1,340	..	..	179	8,677	5,944	72,532	78,47
		..	1 13 10	..	0 0 4	0 12 2	0 1 3	2 7 7	1 3 3	0 4 5	..	..	0 0 7	1 8 3	0 19 4	11 8 8	13 3 9
	Medical and Management	1893	9,702	..	73	3,674	339	13,788	7,680	1,775	..	..	73	9,528	4,260	78,476	82,736
		..	1 14 0	..	0 0 3	0 12 9	0 1 3	2 8 3	1 6 11	0 6 2	..	..	0 0 3	1 13 4	0 14 11	13 3 9	15 2 7
I.O.O.F.	Sick and Funeral	1891	11,108	213	495	48	2,130	13,994	..	..	8,191	4,158	1,981	14,330	336*	2,415	2,07
		..	1 14 9	0 0 8	0 1 7	0 0 2	0 6 8	2 3 10	..	..	1 5 8	0 13 0	0 6 2	2 4 10	0 1 0*	0 7 6	0 6 7
		1892	10,524	260	383	80	1,215	12,462	..	..	7,993	4,104	846	12,943	481*	2,079	1,598
		..	1 14 3	0 0 10	0 1 3	0 0 4	0 3 11	2 0 7	..	..	1 6 0	0 13 4	0 2 9	2 2 1	0 1 6*	0 6 7	0 5 5
	Medical and Management	1893	9,853	254	327	45	1,413	11,892	..	..	7,453	3,743	776	11,972	80*	1,598	1,5 8
		..	1 14 6	0 0 11	0 1 2	0 0 2	0 4 11	2 1 8	..	..	1 6 1	0 13 1	0 2 9	2 1 11	0 0 3*	0 5 5	0 5 7

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts. The minus sign (–) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, AND FUNDS.—The Individual Items and Amounts per Effective Member of the Sick and Funeral Fund and Medical and Management Fund for the Years 1891, 1892, and 1893, in each Society—*continued*.

Society.	Fund.	Year.	Receipts.						Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.
U.A.O.D.	Sick and Funeral ..	1891 ..	11,787 1 10 4	6 ..	820 0 2 1	3,922 0 10 1	1,505 0 3 11	18,040 2 6 5	8,197 1 1 1	2,500 0 6 5	..	..	813 0 2 1	11,510 1 9 7	6,530 0 16 10	66,492 8 13 1	73,022 9 5 4
		1892 ..	11,097 1 9 4	31 0 0 1	466 0 1 3	3,171 0 8 4	1,466 0 3 10	16,231 2 2 10	7,795 1 0 7	1,840 0 4 10	..	..	1,871 0 4 11	11,506 1 10 4	4,725 0 12 6	73,022 9 5 4	77,747 10 13 10
		1893 ..	9,848 1 8 9	..	341 0 1 0	2,920 0 8 6	1,157 0 3 5	14,266 2 1 8	8,340 1 4 4	1,790 0 5 3	..	..	961 0 2 10	11,091 1 12 5	3,175 0 9 3	77,747 10 13 10	80,922 12 11 8
	Medical and Management ..	1891 ..	13,369 1 14 4	120 0 0 4	615 0 1 7	100 0 0 3	4,459 0 11 6	18,663 2 8 0	..	..	9,840 1 5 3	6,731 0 17 4	3,426 0 8 10	19,997 2 11 5	1,334* 0 3 5*	4,375 0 11 5	3,041 0 7 8
		1892 ..	12,578 1 13 3	98 0 0 3	355 0 0 11	639 0 1 8	3,556 0 9 5	17,226 2 5 6	..	..	9,470 1 5 0	6,682 0 17 8	1,714 0 4 6	17,866 2 7 2	640* 0 1 8*	3,041 0 7 8	2,401 0 6 7
		1893 ..	11,143 1 12 6	100 0 0 4	257 0 0 9	108 0 0 4	2,728 0 7 11	14,336 2 1 10	..	..	8,469 1 4 9	5,557 0 16 3	1,367 0 3 11	15,393 2 4 11	1,057* 0 3 1*	2,401 0 6 7	1,344 0 4 2
A.O.F. Ballarat District	Sick and Funeral ..	1891 ..	580 1 13 11	..	13 0 0 9	129 0 7 7	..	722 2 2 3	541 1 11 8	180 0 10 6	..	..	6 0 0 4	727 2 2 6	5* 0 0 3*	3,491 10 3 0	3,486 10 5 8
		1892 ..	513 1 11 1	7 0 0 5	7 0 0 5	76 0 4 8	..	603 1 16 7	406 1 4 7	170 0 10 4	..	..	..	576 1 14 11	27 0 1 8	3,486 10 18 3	3,513 10 18 3
		1893 ..	489 1 12 0	..	3 0 0 2	73 0 4 9	30 0 2 0	595 1 18 11	424 1 7 9	180 0 11 9	..	..	..	604 1 19 6	9* 0 0 7*	3,513 10 18 3	3,504 12 1 8
	Medical and Management ..	1891 ..	544 1 11 10	80 0 4 8	..	..	124 0 7 3	748 2 3 9	..	..	414 1 4 2	256 0 15 0	104 0 6 1	774 2 5 3	26* 0 1 6*	-597 -1 14 9	-623 -1 16 9
		1892 ..	541 1 12 9	45 0 2 9	..	..	48 0 2 11	634 1 18 5	..	..	387 1 3 6	239 0 14 6	31 0 1 10	657 1 19 10	23* 0 1 5*	-623 -1 16 9	-646 -2 0 2
		1893 ..	487 1 11 10	41 0 2 8	..	..	32 0 2 1	560 1 16 7	..	..	367 1 3 11	210 0 13 9	22 0 1 5	599 1 19 1	39* 0 2 6*	-646 -2 0 2	-685 -2 7 3
A.O.F., Bendigo District	Sick and Funeral ..	1891 ..	1,923 1 18 10	..	74 0 1 5	514 0 10 5	49 0 1 0	2,560 2 11 8	1,810 1 16 6	740 0 14 11	..	..	22 0 0 6	2,572 2 11 11	12* 0 0 3*	9,120 9 8 6	9,108 9 8 4
		1892 ..	1,833 1 18 1	70 0 1 6	61 0 1 3	425 0 8 10	86 0 1 9	2,475 2 11 5	1,825 1 17 11	780 0 16 3	..	..	25 0 0 6	2,630 2 14 8	155* 0 3 3*	9,108 9 8 4	8,953 9 7 1
		1893 ..	1,767 1 17 9	130 0 2 9	52 0 1 1	495 0 10 7	2 ..	2,446 2 12 2	1,646 1 15 2	660 0 14 0	..	..	153 0 3 3	2,459 2 12 5	13* 0 0 3*	8,953 9 7 1	8,940 9 15 3
	Medical and Management ..	1891 ..	1,277 1 5 9	323 0 6 6	..	8 0 0 2	376 0 7 7	1,984 2 0 0	..	..	1,114 1 2 6	691 0 13 11	269 0 5 5	2,074 2 1 10	90* 0 1 10*	138 0 2 9	48 0 1 0
		1892 ..	1,336 1 7 9	306 0 6 5	..	10 0 0 3	142 0 2 11	1,794 1 17 4	..	..	1,025 1 1 4	686 0 14 3	134 0 2 10	1,845 1 18 5	51* 0 1 1*	48 0 1 0	-3 -0 0 1
		1893 ..	1,213 1 5 11	253 0 5 5	..	6 0 0 1	249 0 5 4	1,721 1 16 9	..	..	934 0 19 11	662 0 14 2	100 0 2 2	1,696 1 16 3	25 0 0 6	-3 -0 0 1	22 0 0 6

A.O.F., Geelong and Western District ..	Sick and Funeral ..	1891	473	..	2	218	36	729	536	60	..	..	..	596	133	4,501	4,634
		..	1 5 1	..	0 0 1	0 11 7	0 1 11	1 18 8	1 8 5	0 3 2	..	..	..	1 11 7	0 7 1	12 3 4	12 2 0
		1892	443	..	1	228	20	692	440	160	..	..	2	602	90	4,634	4,724
	Medical and Management	..	1 3 11	..	0 0 1	0 12 3	0 1 1	1 17 4	1 3 9	0 8 8	..	..	0 0 1	1 12 6	0 4 10	12 2 0	13 3 2
		1893	395	..	3	247	19	664	343	140	..	..	..	483	181	4,724	4,905
		..	1 2 5	..	0 0 2	0 14 1	0 1 1	1 17 9	0 19 6	0 8 0	..	..	..	1 7 6	0 10 3	13 3 2	14 5 2
A.O.F., Grenville District ..	Sick and Funeral ..	1891	568	41	7	..	59	675	..	..	419	172	84	675	..	186	186
		..	1 10 2	0 2 2	0 0 4	..	0 3 2	1 15 10	..	..	1 2 3	0 9 2	0 4 5	1 15 10	..	0 10 1	0 9 9
		1892	533	41	5	..	21	605	..	..	418	172	36	626	21*	186	185
	Medical and Management	..	1 9 0	0 2 3	0 0 3	..	0 1 1	1 12 7	..	..	1 2 7	0 9 3	0 1 11	1 13 9	0 1 2*	0 9 9	0 9 3
		1893	510	37	10	..	29	586	..	..	375	173	41	589	3*	165	162
		..	1 9 0	0 2 0	0 0 7	..	0 1 8	1 13 3	..	..	1 1 2	0 9 11	0 2 4	1 13 5	0 0 2*	0 9 3	0 9 5
A.O.F., Melbourne District ..	Sick and Funeral ..	1891	119	..	3	99	..	221	132	..	..	..	2	134	87	1,409	1,496
		..	1 4 10	..	0 0 7	1 0 7	..	2 6 0	1 7 6	..	..	..	0 0 5	1 7 11	0 18 1	14 16 8	15 8 5
		1892	119	..	5	58	..	182	110	40	..	..	97	247	65*	1,496	1,431
	Medical and Management	..	1 5 4	..	0 1 1	0 12 4	..	1 18 9	1 3 5	0 8 6	..	..	1 0 8	2 12 7	0 13 10*	15 8 5	15 14 6
		1893	130	..	6	86	20	242	196	110	..	..	11	317	75*	1,431	1,356
		..	1 8 11	..	0 1 4	0 19 1	0 4 5	2 13 9	2 3 7	1 4 5	..	..	0 2 5	3 10 5	0 16 8*	15 14 6	15 8 2
A.O.F., Ovens and Murray District ..	Sick and Funeral ..	1891	158	11	..	..	3	172	..	..	96	73	1	170	2	15	17
		..	1 12 11	0 2 3	..	..	0 0 8	1 15 10	..	..	1 0 0	0 15 2	0 0 3	1 15 5	0 0 5	0 3 2	0 3 6
		1892	156	6	2	..	4	163	..	..	88	83	1	172	4*	17	13
	Medical and Management	..	1 13 2	0 1 3	0 0 5	..	0 0 11	1 15 9	..	..	0 18 9	0 17 7	0 0 3	1 16 7	0 0 10*	0 3 6	0 2 10
		1893	165	3	..	..	3	171	..	..	108	85	..	193	22*	13	-9
		..	1 16 8	0 0 8	..	..	0 0 8	1 18 0	..	..	1 4 0	0 18 11	..	2 2 11	0 4 11*	0 2 10	-0 2 1
A.O.F., Ovens and Murray District ..	Sick and Funeral ..	1891	12,645	30	98	4,615	286	17,674	11,599	3,870	..	..	40	15,599	2,165	83,918	86,083
		..	1 7 3	0 0 1	0 0 2	0 9 11	0 0 7	1 18 0	1 5 0	0 8 4	..	..	0 0 1	1 13 5	0 4 7	8 19 7	9 6 3
		1892	11,908	20	63	4,743	502	17,236	10,804	3,125	..	..	161	14,090	3,146	86,083	89,229
	Medical and Management	..	1 6 8	0 0 1	0 0 2	0 10 7	0 1 2	1 18 8	1 4 3	0 7 0	..	..	0 0 4	1 11 7	0 7 1	9 6 3	10 7 4
		1893	11,057	54	54	4,368	703	16,236	12,406	3,125	..	..	406	15,937	299	89,229	89,528
		..	1 7 0	0 0 1	0 0 1	0 10 8	0 1 9	1 19 7	1 10 3	0 7 7	..	..	0 1 0	1 18 10	0 0 9	10 7 4	11 9 6
A.O.F., Ovens and Murray District ..	Sick and Funeral ..	1891	14,380	430	498	52	3,708	19,069	..	..	10,765	4,639	3,569	18,973	96	3,255	3,351
		..	1 10 11	0 0 11	0 1 1	0 0 1	0 8 0	2 1 0	..	..	1 3 2	0 10 0	0 7 8	2 0 10	0 0 2	0 7 0	0 7 3
		1892	13,642	458	313	1,643	16,087	..	..	..	10,559	4,613	1,271	16,443	356*	3,351	2,995
	Medical and Management	..	1 10 7	0 1 0	0 0 8	0 0 1	0 3 8	1 16 0	..	..	1 3 8	0 10 4	0 2 10	1 16 10	0 0 10*	0 7 3	0 7 0
		1893	12,658	597	240	87	1,720	15,302	..	..	9,636	4,608	1,352	15,646	344*	2,995	2,651
		..	1 10 10	0 1 5	0 0 7	0 0 3	0 4 2	1 17 3	..	..	1 3 6	0 11 3	0 3 4	1 18 1	0 0 10*	0 7 0	0 6 10
A.O.F., Ovens and Murray District ..	Sick and Funeral ..	1891	353	..	16	218	46	633	367	40	..	..	79	486	147	5,048	5,195
		..	1 8 3	..	0 1 4	0 17 5	0 3 8	2 10 8	1 9 5	0 3 2	..	..	0 6 4	1 18 11	0 11 9	20 5 6	20 14 0
		1892	343	..	17	222	35	617	249	20	..	..	22	291	326	5,195	5,521
	Medical and Management	..	1 7 0	..	0 1 4	0 17 6	0 2 9	2 8 7	0 19 7	0 1 7	..	..	0 1 9	1 2 11	1 5 8	20 14 0	21 8 0
		1893	362	..	14	240	9	625	258	40	..	..	..	298	327	5,521	5,848
		..	1 7 6	..	0 1 1	0 18 3	0 0 8	2 7 6	0 19 8	0 3 0	..	..	..	1 2 8	1 4 10	21 8 0	21 18 11
A.O.F., Ovens and Murray District ..	Sick and Funeral ..	1891	450	78	15	1	126	670	..	..	362	210	16	588	82	163	245
		..	1 16 0	0 6 3	0 1 3	0 0 1	0 10 1	2 13 8	..	..	1 9 0	0 16 10	0 1 3	2 7 1	0 6 7	0 13 1	0 19 6
		1892	448	62	17	2	76	605	..	..	368	189	33	590	15	245	260
	Medical and Management	..	1 15 3	0 4 11	0 1 4	0 0 2	0 6 0	2 7 8	..	..	1 9 0	0 14 11	0 2 7	2 6 6	0 1 2	0 19 6	1 0 2
		1893	498	5	15	3	74	595	..	..	380	207	26	613	18*	260	242
		..	1 17 10	0 0 5	0 1 2	0 0 3	0 5 7	2 5 3	..	..	1 8 10	0 15 10	0 2 0	2 6 8	0 1 5*	1 0 2	0 18 2

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

The minus sign (—) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, AND FUNDS.—The Individual Items and Amounts per Effective Member of the Sick and Funeral Fund and Medical and Management Fund for the Years 1891, 1892, and 1893, in each Society—*continued*.

Society.	Fund.	Year.	Receipts.						Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
A.O.F., Portland District	Sick and Funeral ..	1891	633	..	54	292	..	979	825	290	..	..	1	1,116	137*	8,875	8,738
		..	1 7 4	..	0 2 4	0 12 7	..	2 2 3	1 15 7	0 12 6	..	..	0 0 1	2 8 2	0 5 11*	19 11 0	18 10 3
		1892	633	..	18	363	4	1,018	872	230	..	..	1	1,103	85*	8,738	8,653
		..	1 6 10	..	0 0 9	0 15 5	0 0 2	2 3 2	1 16 11	0 9 9	..	..	0 0 1	2 6 9	0 3 7*	18 10 3	18 6 8
	Medical and Management ..	1893	592	..	11	335	..	938	867	170	..	..	..	1,037	99*	8,653	8,554
		..	1 5 6	..	0 0 6	0 14 5	..	2 0 5	1 17 4	0 7 4	..	..	..	2 4 8	0 4 3*	18 6 8	18 15 2
A.O.F., Warrnambool District	Sick and Funeral ..	1891	672	66	..	1	103	842	..	..	522	243	54	819	23	173	196
		..	1 9 0	0 2 10	..	0 0 1	0 4 5	1 16 4	..	..	1 2 7	0 10 5	0 2 4	1 15 4	0 1 0	0 7 8	0 8 4
		1892	699	43	..	1	73	816	..	..	535	260	35	830	14*	196	182
		..	1 9 7	0 1 9	..	0 0 1	0 3 2	1 14 7	..	..	1 2 8	0 11 0	0 1 6	1 15 2	0 0 7*	0 8 4	0 7 8
	Medical and Management ..	1893	687	83	..	..	50	820	..	..	557	249	49	855	35*	182	147
		..	1 9 7	0 3 7	..	..	0 2 2	1 15 4	..	..	1 4 0	0 10 9	0 2 1	1 16 10	0 1 6*	0 7 8	0 6 6
A.O.F., Court Unity	Sick and Funeral ..	1891	151	..	2	185	9	347	192	60	..	..	1	253	94	2,563	2,657
		..	1 6 9	..	0 0 4	1 12 9	0 1 7	3 1 5	1 14 0	0 10 7	..	..	0 0 2	2 4 9	0 16 8	23 10 8	23 10 3
		1892	136	..	5	169	..	310	165	10	..	..	..	175	135	2,657	2,792
		..	1 3 10	..	0 0 10	1 9 8	..	2 14 4	1 8 11	0 1 9	..	..	..	1 10 8	1 3 8	23 10 3	24 9 10
	Medical and Management ..	1893	133	..	3	169	..	305	184	40	..	..	19	243	62	2,792	2,854
		..	1 3 6	..	0 0 7	1 9 11	..	2 14 0	1 12 7	0 7 1	..	..	0 3 4	2 3 0	0 11 0	24 9 10	25 14 3
A.O.F., Court Unity	Sick and Funeral ..	1891	185	..	2	3	12	202	..	..	126	64	43	233	31*	183	152
		..	1 12 9	..	0 0 4	0 0 6	0 2 2	1 15 9	..	..	1 2 4	0 11 4	0 7 7	2 1 3	0 5 6*	1 12 1	1 6 11
		1892	170	..	6	7	13	196	..	..	119	58	16	193	3	152	155
		..	1 9 10	..	0 1 1	0 1 3	0 2 3	1 14 5	..	..	1 0 11	0 10 2	0 2 9	1 13 10	0 0 7	1 6 11	1 7 3
	Medical and Management ..	1893	151	6	3	7	16	183	..	..	115	56	15	186	3*	155	152
		..	1 6 9	0 1 1	0 0 6	0 1 3	0 2 10	1 12 5	..	..	1 0 4	0 9 11	0 2 8	1 12 11	0 0 6*	1 7 3	1 7 5
A.O.F., Court Unity	Sick and Funeral ..	1891	337	..	..	391	..	728	701	120	..	..	..	821	93*	5,813	5,720
		..	2 1 4	..	..	2 8 0	..	4 9 4	4 6 0	0 14 9	..	..	..	5 0 9	0 11 5*	35 8 11	35 6 2
		1892	308	..	..	385	1	694	536	90	..	..	..	626	68	5,720	5,788
		..	1 18 6	..	..	2 8 2	0 0 1	4 6 9	3 7 0	0 11 3	..	..	..	3 18 3	0 8 6	35 6 2	36 12 8
	Medical and Management ..	1893	307	..	..	392	..	699	515	120	..	..	..	635	64	5,788	5,852
		..	2 0 5	..	..	2 11 7	..	4 12 0	3 7 10	0 15 9	..	..	..	4 3 7	0 8 5	36 12 8	40 7 2
A.O.F., Court Unity	Sick and Funeral ..	1891	282	..	1	..	62	345	..	..	197	93	49	339	6	59	65
		..	1 14 7	..	0 0 2	..	0 7 7	2 2 4	..	..	1 4 2	0 11 5	0 6 0	2 1 7	0 0 9	0 7 3	0 8 0
		1892	276	..	..	..	26	302	..	..	203	97	1	301	1	65	66
		..	1 14 6	..	..	..	0 3 3	1 17 9	..	..	1 5 5	0 12 2	0 0 1	1 17 8	0 0 1	0 8 0	0 8 4
	Medical and Management ..	1893	272	..	1	..	57	330	..	..	195	94	47	336	6*	66	60
		..	1 15 9	..	0 0 2	..	0 7 6	2 3 5	..	..	1 5 8	0 12 4	0 6 2	2 4 2	0 0 9*	0 8 4	0 8 4

F.S.-c.

A.O.F., Court Freedom

Sick and Funeral

Medical and Management

Sick and Funeral

Medical and Management

Sick and Funeral

Medical and Management

Sick and Funeral

Medical and Management

A.O.F., Court Ararat

A.O.F., Court Amherst

I.O.R.

1891	159	..	..	53	..	212	167	75	..	..	..	242	30*	908	878
..	2 13 0	..	..	0 17 8	..	3 10 8	2 15 8	1 5 0	..	..	..	4 0 8	0 10 0	14 3 9	15 19 3
1892	156	..	..	40	..	196	266	53	..	..	..	319	123*	878	755
..	2 16 9	..	..	0 14 6	..	3 11 3	4 16 9	0 19 3	..	..	..	5 16 0	2 4 9*	15 19 3	13 19 8
1893	103	..	..	17	..	120	148	88	..	..	..	186	66*	755	689
..	2 2 1	..	..	0 6 11	..	2 9 0	3 0 5	0 15 6	..	..	..	3 15 11	1 6 11*	13 19 8	15 13 2
1891	103	..	..	..	4	107	..	..	69	35	12	116	9*	14	5
..	1 14 4	..	..	..	0 1 4	1 15 8	..	..	1 3 0	0 11 8	0 4 0	1 18 8	0 3 0*	0 4 5	0 1 10
1892	75	..	..	..	22	97	..	..	62	32	2	96	1	5	6
..	1 7 3	..	..	..	0 8 0	1 15 3	..	..	1 2 6	0 11 8	0 0 9	1 14 11	0 0 4	0 1 10	0 2 3
1893	63	..	..	..	27	90	..	..	59	25	7	91	1*	6	5
..	1 5 9	..	..	..	0 11 0	1 16 9	..	..	1 4 1	0 10 3	0 2 10	1 17 2	0 0 5*	0 2 3	0 2 3
1891	73	..	..	..	73	146	55	20	..	..	..	75	71	1,197	1,268
..	1 14 9	..	..	1 14 9	..	3 9 6	1 6 2	0 9 6	..	..	..	1 15 8	1 13 10	27 16 9	30 3 10
1892	69	..	1	75	..	145	90	40	..	..	..	130	15	1,268	1,283
..	1 14 6	..	0 0 6	1 17 6	..	3 12 6	2 5 0	1 0 0	..	..	..	3 5 0	0 7 6	30 3 10	33 15 3
1893	67	..	..	79	..	146	94	20	..	..	..	114	32	1,283	1,315
..	1 16 3	..	..	2 2 8	..	3 18 11	2 10 10	0 10 9	..	..	..	3 1 7	0 17 4	33 15 3	36 10 7
1891	80	..	..	..	9	89	..	..	60	22	7	89	..	11	11
..	1 18 1	..	..	..	0 4 3	2 2 4	..	..	1 8 7	0 10 5	0 3 4	2 2 4	..	0 5 2	0 5 3
1892	77	..	1	..	..	87	..	..	59	21	7	87	..	11	11
..	1 18 6	..	0 0 6	..	0 4 6	2 3 6	..	..	1 9 6	0 10 6	0 3 6	2 3 6	..	0 5 3	0 5 9
1893	74	..	..	..	9	83	..	..	52	21	6	79	4	11	15
..	2 0 0	..	..	..	0 4 10	2 4 10	..	..	1 8 1	0 11 4	0 3 3	2 2 8	0 2 2	0 5 9	0 8 4
1891	34	..	..	7	..	41	60	..	..	..	..	60	19*	526	507
..	1 6 1	..	..	0 5 5	..	1 11 6	2 6 2	..	..	..	..	2 6 2	0 14 8*	21 0 10	18 15 7
1892	..	..	..	..	..	..	..	..	..	..	..	..	..	507	507
..	..	..	..	..	..	..	..	..	..	..	..	..	..	18 15 7	18 15 7
1893	28	..	1	..	4	33	24	..	..	..	37	61	28*	507	479
..	1 2 5	..	0 0 10	0 3 2	..	1 6 5	0 19 3	..	..	..	1 9 7	2 8 10	1 2 5*	18 15 7	20 16 6
1891	50	..	..	..	2	52	..	..	31	15	2	48	4	3	7
..	1 18 6	..	..	..	0 1 6	2 0 0	..	..	1 3 11	0 11 6	0 1 6	1 16 11	0 3 1	0 2 5	0 5 2
1892	..	..	..	..	..	..	..	..	..	..	..	..	..	7	7
..	..	..	..	..	..	..	..	..	..	..	..	..	..	0 5 2	0 5 2
1893	42	..	..	..	3	45	..	..	26	16	11	53	8*	7	-1
..	1 13 7	..	..	..	0 2 5	1 16 0	..	..	1 0 10	0 12 10	0 8 9	2 2 5	0 6 5*	0 5 2	-0 0 10
1891	13,122	84	4	5,896	652	19,758	11,359	1,680	..	..	524	13,563	6,195	104,232	110,427
..	1 12 8	0 0 2	..	0 14 8	0 1 8	2 9 2	1 8 3	0 4 2	..	..	0 1 4	1 13 9	0 15 5	13 3 11	13 10 6
1892	12,765	257	..	5,847	650	19,519	10,089	1,315	..	..	760	12,164	7,355	110,427	117,782
..	1 11 0	0 0 8	..	0 14 2	0 1 7	2 7 5	1 4 6	0 3 3	..	..	0 1 10	1 9 7	0 17 10	13 10 6	14 3 5
1893	12,471	236	2	6,029	473	19,211	11,073	1,285	..	..	493	12,851	6,860	117,782	124,142
..	1 10 6	0 0 7	..	0 14 9	0 1 2	2 7 0	1 7 1	0 3 2	..	..	0 1 2	1 11 5	0 15 7	14 3 5	15 8 8
1891	13,708	320	189	115	2,902	17,234	..	..	9,470	5,323	2,038	16,831	403	2,697	3,100
..	1 14 2	0 0 9	0 0 5	0 0 4	0 7 3	2 2 11	..	..	1 3 7	0 13 3	0 5 1	2 1 11	0 1 0	0 6 10	0 7 7
1892	13,536	278	122	113	1,692	15,741	..	..	9,671	5,709	963	16,343	602*	3,100	2,498
..	1 12 11	0 0 8	0 0 4	0 0 3	0 4 1	1 18 3	..	..	1 3 6	0 13 10	0 2 4	1 19 8	0 1 5*	0 7 7	0 6 0
1893	13,267	227	109	124	1,836	15,563	..	..	9,329	5,011	1,528	15,868	305*	2,498	2,193
..	1 12 5	0 0 7	0 0 3	0 0 4	0 4 6	1 18 1	..	..	1 2 10	0 12 3	0 3 9	1 18 10	0 0 9*	0 6 0	0 5 6

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

The minus sign (-) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, AND FUNDS.—The Individual Items and Amounts per Effective Member of the Sick and Funeral Fund and Medical and Management Fund for the Years 1891, 1892, and 1893, in each Society—*continued.*

Society.	Fund.	Year.	Receipts.						Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
O.S.T.	Sick and Funeral	1891	2,906	687	1,183	4,782	2,155	290	2,155	290	..	..	726	3,171	1,611	25,469	27,080
		..	1 6 7	..	..	0 10 10	0 6 4	2 3 9	1 19 9	0 2 8	..	..	0 6 7	1 9 0	0 14 9	11 15 1	12 6 1
		1892	2,824	..	4	1,353	85	4,266	2,346	460	..	..	91	2,897	1,369	27,080	28,449
		..	1 5 5	..	..	0 12 2	0 0 9	1 18 4	1 1 1	0 4 1	..	..	0 0 10	1 6 0	0 12 4	12 6 1	12 12 5
	Medical and Management	1893	2,649	..	3	1,266	542	4,460	2,422	340	..	..	622	3,384	1,076	28,449	29,525
		..	1 4 7	..	..	0 11 9	0 5 1	2 1 5	1 2 6	0 3 2	..	..	0 5 9	1 11 5	0 10 0	12 12 5	14 6 6
H.A.C.B.S.	Sick and Funeral	1891	2,851	612	77	19	765	4,324	..	..	2,273	1,718	623	4,614	290*	796	506
		..	1 6 1	0 5 7	0 0 9	0 0 2	0 7 0	1 19 7	..	..	1 0 10	0 15 9	0 5 8	2 2 3	0 2 8*	0 7 4	0 4 7
		1892	3,168	334	55	10	440	4,007	..	..	2,494	1,632	189	4,315	308*	506	198
		..	1 8 6	0 3 0	0 0 6	0 0 1	0 3 11	1 16 0	..	..	1 2 5	0 14 8	0 1 8	1 18 9	0 2 9*	0 4 7	0 1 9
	Medical and Management	1893	3,067	234	34	6	360	3,701	..	..	2,237	1,382	220	3,839	138*	198	60
		..	1 8 5	0 2 2	0 0 4	0 0 1	0 3 4	1 14 4	..	..	1 0 9	0 12 10	0 2 0	1 15 7	0 1 3*	0 1 9	0 0 7
O.St.A.	Sick and Funeral	1891	5,156	..	268	1,281	351	7,056	5,345	1,120	..	..	394	6,859	197	23,549	23,746
		..	1 8 1	..	0 1 5	0 7 0	0 1 11	1 18 5	1 9 1	0 6 1	..	..	0 2 2	1 17 4	0 1 1	6 9 3	6 8 5
		1892	5,242	10	156	1,181	652	7,241	4,735	1,550	..	..	59	6,344	897	23,746	24,643
		..	1 8 7	..	0 0 10	0 6 5	0 3 7	1 19 5	1 5 9	0 8 5	..	..	0 0 4	1 14 6	0 4 11	6 8 5	6 15 2
	Medical and Management	1893	4,917	..	137	1,257	242	6,553	4,843	1,040	..	..	207	6,090	463	24,643	25,106
		..	1 7 7	..	0 0 9	0 7 1	0 1 4	1 16 9	1 7 2	0 5 10	..	..	0 1 2	1 14 2	0 2 7	6 15 2	7 4 4
O.St.A.	Sick and Funeral	1891	5,912	65	262	33	1,478	7,750	..	..	4,628	1,983	1,053	7,664	86	1,786	1,872
		..	1 12 3	0 0 4	0 1 5	0 0 2	0 8 1	2 2 3	..	..	1 5 2	0 10 10	0 5 9	2 1 9	0 0 6	0 9 10	0 10 2
		1892	5,848	156	156	40	1,394	7,594	..	..	4,781	2,245	991	8,017	423*	1,872	1,449
		..	1 11 10	0 0 10	0 0 10	0 0 3	0 7 7	2 1 4	..	..	1 6 0	0 12 3	0 5 5	2 3 8	0 2 4*	0 10 2	0 7 11
	Medical and Management	1893	5,624	128	131	16	1,232	7,131	..	..	4,342	2,170	667	7,179	48*	1,449	1,401
		..	1 11 7	0 0 8	0 0 9	0 0 1	0 7 0	2 0 1	..	..	1 4 4	0 12 3	0 3 9	2 0 4	0 0 3*	0 7 11	0 8 2
O.St.A.	Sick and Funeral	1891	1,219	..	5	250	74	1,548	987	500	..	..	38	1,525	23	4,778	4,801
		..	1 10 5	..	0 0 1	0 6 3	0 1 10	1 18 7	1 4 7	0 12 6	..	..	0 0 11	1 18 0	0 0 7	5 16 0	6 3 1
		1892	1,153	12	2	167	36	1,370	1,023	340	..	..	27	1,390	20*	4,801	4,781
		..	1 10 11	0 0 4	0 0 1	0 4 6	0 0 11	1 16 9	1 7 6	0 9 1	..	..	0 0 9	1 17 4	0 0 7*	6 3 1	6 14 6
	Medical and Management	1893	1,017	17	2	127	29	1,192	760	420	..	..	249	1,429	237*	4,781	4,544
		..	1 10 4	0 0 6	0 0 1	0 3 9	0 0 11	1 15 7	1 2 8	0 12 6	..	..	0 7 6	2 2 8	0 7 1*	6 14 6	7 4 3
O.St.A.	Sick and Funeral	1891	1,175	117	27	42	294	1,655	..	..	812	646	257	1,715	60*	393	333
		..	1 9 4	0 2 11	0 0 8	0 1 0	0 7 4	2 1 3	..	..	1 0 3	0 16 1	0 6 5	2 2 9	0 1 6*	0 9 7	0 8 6
		1892	1,104	65	7	12	235	1,423	..	..	875	605	75	1,555	132*	333	201
		..	1 9 8	0 1 9	0 0 2	0 0 4	0 6 4	1 18 3	..	..	1 3 6	0 16 3	0 2 0	2 1 9	0 3 6*	0 8 6	0 5 8
	Medical and Management	1893	1,030	60	18	10	221	1,339	..	..	804	549	108	1,461	122*	201	79
		..	1 10 9	0 1 9	0 0 6	0 0 4	0 6 7	1 19 11	..	..	1 4 0	0 16 4	0 3 3	2 3 7	0 3 8*	0 5 8	0 2 6

F.S.—

O.St.A., S.C.

G.U.O.F.G.

St.P.S., Melbourne District

St.P.S., Geelong and Western District

Sick and Funeral	1891	329	..	..	188	123	640	562	180	..	..	5	747	107*	3,860	3,753
	..	1 2 5	..	..	0 12 10	0 8 5	2 3 8	1 18 4	0 12 4	..	..	0 0 4	2 11 0	0 7 4*	13 1 9	12 18 10
	1892	425	..	1	214	75	715	693	14	..	..	60	893	178*	3,753	3,575
Medical and Management	..	1 10 0	..	0 0 1	0 15 1	0 5 4	2 10 6	2 8 11	0 9 11	..	..	0 4 3	3 3 1	0 12 7*	12 18 10	12 19 1
	1893	514	..	1	207	42	764	667	160	..	..	..	827	63*	3,575	3,512
	..	1 18 6	..	0 0 1	0 15 6	0 3 2	2 17 3	2 10 0	0 12 0	..	..	..	3 2 0	0 4 9*	12 19 1	13 13 4
Sick and Funeral	1891	658	12	3	18	59	750	..	..	362	254	143	750	9*	712	703
	..	2 4 11	0 0 10	0 0 2	0 1 3	0 4 0	2 11 2	..	..	1 4 9	0 17 4	0 9 9	2 11 10	0 0 8*	2 8 4	2 8 6
	1892	494	8	5	20	54	581	..	..	295	238	95	623	47*	703	656
Medical and Management	..	1 14 11	0 0 7	0 0 4	0 1 5	0 3 10	2 1 1	..	..	1 0 10	0 16 10	0 6 9	2 4 5	0 3 4*	2 8 6	2 7 6
	1893	372	31	2	27	60	492	..	..	290	229	21	540	48*	656	608
	..	1 7 10	0 2 4	0 0 2	0 2 0	0 4 6	1 16 10	..	..	1 1 9	0 17 1	0 1 7	2 0 5	0 3 7*	2 7 6	2 7 4
Sick and Funeral	1891	2,225	..	8	406	21	2,660	1,860	330	..	..	74	1,764	896	8,777	9,673
	..	1 18 0	..	0 0 2	0 7 0	0 0 4	2 5 6	1 3 3	0 5 8	..	..	0 1 3	1 10 2	0 15 4	7 17 2	7 18 2
	1892	2,016	..	6	451	52	2,525	1,340	380	..	..	66	1,786	739	9,673	10,412
Medical and Management	..	1 13 6	..	0 0 1	0 7 6	0 0 10	2 1 11	1 2 3	0 6 4	..	..	0 1 1	1 9 8	0 12 3	7 18 2	8 16 0
	1893	1,749	..	1	393	99	2,242	1,317	330	..	..	99	1,746	496	10,412	10,908
	..	1 11 9	..	..	0 7 2	0 1 10	2 0 9	1 3 11	0 6 0	..	..	0 1 10	1 11 9	0 9 0	8 16 0	10 14 1
Sick and Funeral	1891	2,387	31	151	10	477	3,056	..	..	1,703	927	302	2,932	124	473	597
	..	2 0 10	0 0 6	0 2 7	0 0 2	0 8 2	2 12 3	..	..	1 9 1	0 15 10	0 5 2	2 10 1	0 2 2	0 8 6	0 9 9
	1892	2,191	28	65	13	256	2,553	..	..	1,630	905	328	2,863	310*	597	287
Medical and Management	..	1 16 5	0 0 5	0 1 1	0 0 3	0 4 3	2 2 5	..	..	1 7 1	0 15 1	0 5 5	2 7 7	0 5 2*	0 9 9	0 4 10
	1893	1,942	..	52	13	190	2,197	..	..	1,327	816	89	2,232	35*	257	252
	..	1 15 4	..	0 0 11	0 0 3	0 3 5	1 19 11	..	..	1 4 1	0 14 10	0 1 8	2 0 7	0 0 8*	0 4 10	0 4 11
Sick and Funeral	1891	1,130	..	35	775	7	1,956	877	220	..	..	49	1,146	810	12,583	13,393
	..	1 16 0	..	0 1 1	1 4 6	0 0 3	3 1 10	1 7 9	0 6 11	..	..	0 1 7	1 16 3	1 5 7	20 4 0	20 16 7
	1892	1,059	..	18	710	7	1,794	833	240	..	..	..	1,073	721	13,393	14,114
Medical and Management	..	1 13 11	..	0 0 7	1 2 9	0 0 3	2 17 6	1 6 9	0 7 8	..	..	..	1 14 5	1 3 1	20 16 7	23 6 7
	1893	953	..	16	605	..	1,574	1,009	210	..	..	293	1,512	62	14,114	14,176
	..	1 13 5	..	0 0 7	1 1 3	..	2 15 3	1 15 5	0 7 5	..	..	0 10 3	2 13 1	0 2 2	23 6 7	26 9 11
Sick and Funeral	1891	924	9	27	46	400	1,406	..	..	825	434	327	1,586	180*	9,803	9,623
	..	1 9 2	0 0 4	0 0 10	0 1 5	0 12 8	2 4 5	..	..	1 6 1	0 13 8	0 10 4	2 10 1	0 5 8*	15 14 9	15 2 5
	1892	858	3	14	69	341	1,285	..	..	734	449	159	1,342	57*	9,623	9,566
Medical and Management	..	1 7 6	0 0 1	0 0 5	0 2 3	0 10 11	2 1 2	..	..	1 3 6	0 14 5	0 5 1	2 3 0	0 1 10*	15 2 5	15 16 3
	1893	705	..	84	47	135	971	..	..	651	369	98	1,118	147*	9,566	9,419
	..	1 4 9	..	0 2 11	0 1 8	0 4 9	1 14 1	..	..	1 2 10	0 12 11	0 3 6	1 19 3	0 5 2*	15 16 3	17 12 1
Sick and Funeral	1891	187	..	5	99	..	291	275	80	..	..	..	355	61*	2,218	2,154
	..	0 19 0	..	0 0 6	0 10 1	..	1 9 7	1 7 11	0 8 2	..	..	..	1 16 1	0 6 6*	11 8 8	10 14 4
	1892	185	..	7	90	..	282	234	90	..	..	..	324	42*	2,154	2,112
Medical and Management	..	0 18 4	..	0 0 8	0 8 11	..	1 7 11	1 3 2	0 8 11	..	..	..	1 12 1	0 4 2*	10 14 4	10 8 1
	1893	175	..	4	2	..	311	282	40	..	..	..	322	11*	2,112	2,101
	..	0 18 6	..	0 0 5	0 14 0	..	1 12 11	1 9 10	0 4 3	..	..	..	1 14 1	0 1 2*	10 8 1	12 1 6
Sick and Funeral	1891	206	..	4	..	6	216	..	..	155	61	9	225	9*	-2	-11
	..	1 0 11	..	0 0 5	..	0 0 7	1 1 11	..	..	0 15 9	0 6 2	0 0 11	1 2 10	0 0 11*	0 0 3	0 1 1
	1892	202	..	7	..	5	214	..	..	151	66	9	226	12*	-11	-23
Medical and Management	..	1 0 0	..	0 0 8	..	0 0 6	1 1 2	..	..	0 14 11	0 6 6	0 0 11	1 2 4	0 1 2*	0 1 1	0 2 1
	1893	195	..	3	..	55	253	..	..	142	61	6	209	44	-23	2
	..	1 0 8	..	0 0 4	..	0 5 10	1 6 10	..	..	0 15 0	0 6 6	0 0 8	1 2 2	0 4 8	0 2 1	0 2 5

50

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

The minus sign (—) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, AND FUNDS.—The Individual Items and Amounts per Effective Member of the Sick and Funeral Fund and Medical and Management Fund for the Years 1891, 1892, and 1893, in each Society—*continued*.

Society.	Fund.	Year.	Receipts.						Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
A.F.S.	Sick and Funeral	1891	2,230 1 15 7	1 ..	62 0 1 0	552 0 8 10	121 0 2 0	2,966 2 7 5	1,345 1 1 6	460 0 7 4	..	..	6 0 1 3	1,881 1 10 1	1,085 0 17 4	10,701 8 13 0	11,786 9 6 3
		1892	2,026 1 13 9	1 ..	23 0 0 5	601 0 10 0	3 ..	2,654 2 4 2	897 0 14 11	317 0 5 3	..	..	91 0 1 6	1,305 1 1 8	1,349 1 2 6	11,786 9 6 3	13,135 11 10 10
		1893	1,754 1 12 7	1 ..	11 0 0 3	576 0 10 8	26 0 0 6	2,368 2 4 0	1,157 1 1 6	290 0 5 5	..	..	112 0 2 1	1,559 1 9 0	809 0 15 0	13,135 11 10 10	13,944 13 14 9
	Medical and Management	1891	2,234 1 15 8	18 0 0 3	38 0 0 7	..	571 0 9 2	2,861 2 5 8	..	..	1,762 1 8 2	902 0 14 5	46 0 5 6	3,010 2 8 1	149* 0 2 5*	-72 -0 1 2	-221 -0 3 6
		1892	2,043 1 14 0	10 0 0 2	24 0 0 5	..	354 0 5 11	2,431 2 0 6	..	..	1,632 1 7 2	943 0 15 9	227 0 3 9	2,802 2 6 8	371* 0 6 2*	-221 -0 3 6	-592 -0 10 5
		1893	1,769 1 12 10	9 0 0 2	20 0 0 5	..	367 0 6 10	2,165 2 0 3	..	..	1,443 1 6 9	874 0 16 3	142 0 2 8	2,459 2 5 8	294* 0 5 5*	-592 -0 10 5	-886 -0 17 6
A.N.A.	Sick and Funeral	1891	10,032 2 2 10	..	503 0 2 2	1,319 0 5 8	64 0 0 3	11,918 2 10 11	3,577 0 15 3	900 0 3 11	..	..	102 0 0 5	4,579 0 19 7	7,339 1 11 4	29,142 6 13 3	36,481 7 6 2
		1892	10,638 2 0 4	..	345 0 1 4	1,656 0 6 3	23 0 0 1	12,687 2 8 0	3,851 0 14 7	750 0 2 10	..	..	241 0 0 11	4,842 0 18 4	7,825 1 9 8	36,481 7 6 2	44,306 7 19 6
		1893	10,755 1 16 9	..	384 0 1 4	1,746 0 5 11	164 0 0 7	13,049 2 4 7	5,064 0 17 4	640 0 2 2	..	..	217 0 0 9	5,921 1 0 3	7,128 1 4 4	44,306 7 19 6	51,434 8 7 1
	Medical and Management	1891	9,935 2 2 5	52 0 0 3	672 0 2 10	129 0 0 7	1,385 0 5 11	12,173 2 12 0	..	..	7,520 1 12 1	4,082 0 17 5	435 0 1 11	12,037 2 11 5	136 0 0 7	2,378 0 10 11	2,514 0 10 1
		1892	10,407 1 19 5	66 0 0 3	453 0 1 9	151 0 0 7	919 0 3 6	11,996 2 5 6	..	..	7,952 1 10 2	4,172 0 15 9	347 0 1 4	12,471 2 7 3	475* 0 1 9*	2,514 0 10 1	2,039 0 7 4
		1893	10,440 1 15 8	103 0 0 4	495 0 1 9	127 0 0 5	1,813 0 6 2	12,978 2 4 4	..	..	8,124 1 7 9	4,318 0 14 9	682 0 2 4	13,124 2 4 10	146* 0 0 6*	2,039 0 7 4	1,893 0 6 2
A.O.S.	Sick and Funeral	1891	39 1 0 6	..	..	44 1 3 2	..	83 2 3 8	55 1 8 11	15 0 7 11	..	..	..	70 1 16 10	13 0 6 10	805 20 12 10	813 22 14 5
		1892	39 1 1 1	..	..	47 1 5 5	..	86 2 6 6	56 1 10 3	..	..	..	..	56 1 10 3	30 0 16 3	818 22 14 5	848 22 18 5
		1893	34 0 19 5	..	..	52 1 9 9	..	86 2 9 2	69 1 19 5	10 0 5 9	..	..	..	79 2 5 2	7 0 4 0	848 22 18 5	855 25 18 2
	Medical and Management	1891	13 0 6 10	9 0 4 9	..	..	..	22 0 11 7	..	..	..	18 0 9 6	..	18 0 9 6	4 0 2 1	11 0 5 8	15 0 8 4
		1892	21 0 11 5	..	..	..	1 0 0 6	22 0 11 11	..	..	..	18 0 9 9	..	18 0 9 9	4 0 2 2	15 0 8 4	19 0 10 3
		1893	18 0 10 3	..	..	..	2 0 1 2	20 0 11 5	..	..	..	17 0 9 9	3 0 1 8	20 0 11 5	..	19 0 10 3	19 0 11 6

G.S.R.S.	Sick and Funeral	1891	240	11	101	4	356	193	13	206	150	1,623	1,773
		..	1 11 0	0 1 5	0 13 0	0 0 6	2 5 11	1 4 11	0 1 8	1 6 7	0 19 4	10 10 1	11 10 11
		1892	218	11	103	..	332	224	15	239	93	1,773	1,871
	Medical and Management	..	1 8 8	0 1 6	0 13 6	..	2 3 8	1 9 5	0 2 0	1 11 5	0 12 3	11 10 11	12 7 10
		1893	209	3	137	..	349	260	58	318	31	1,871	1,902
		..	1 8 8	0 0 5	0 18 9	..	2 7 10	1 15 8	0 7 11	2 3 7	0 4 3	12 7 10	13 11 9
	Sick and Funeral	1891	242	..	32	12	286	..	..	217	75	304	18*
		..	1 11 3	..	0 4 1	0 1 7	1 16 11	..	..	1 8 0	0 9 8	0 1 7	1 19 3
		1892	227	..	30	7	264	..	..	207	1	11	279
St.M.T.A.E.S.	Sick and Funeral	..	1 9 11	..	0 3 11	0 0 11	1 14 9	..	..	1 7 3	0 8 0	0 1 6	1 16 9
		1893	212	..	37	8	257	..	..	187	62	10	259
		..	1 9 1	..	0 5 1	0 1 1	1 15 3	..	..	1 5 7	0 8 6	0 1 5	1 15 6
	Medical and Management	1891	63	2	..	..	65	82	10	92	27*	193	166
		..	1 1 9	0 0 8	..	..	1 2 5	1 8 3	0 3 6	1 11 9	0 9 4*	3 7 9	2 16 3
		1892	62	1	5	1	69	50	10	60	9	166	175
	Sick and Funeral	..	1 1 0	0 0 4	0 1 9	0 0 4	1 3 5	0 16 11	0 3 5	1 0 4	0 3 1	2 16 3	3 0 4
		1893	52	..	11	..	63	42	30	72	9*	175	166
		..	0 18 3	..	0 3 10	..	1 2 1	0 14 9	0 10 6	1 5 3	0 3 2*	3 0 4	2 19 4
	Medical and Management	1891	62	2	1	6	71	..	..	46	32	..	78
		..	1 1 5	0 0 8	0 0 4	0 2 1	1 4 6	..	..	0 15 11	0 11 0	..	1 6 11
		1892	62	1	2	4	69	..	..	43	32	..	75
U.L.F.S.	Sick and Funeral	..	1 1 0	0 0 4	0 0 8	0 1 4	1 3 4	..	..	0 14 7	0 10 10	..	1 5 5
		1893	53	..	3	..	56	..	..	41	38	5	84
		..	0 18 7	..	0 1 1	0 19 8	..	..	..	0 14 5	0 13 4	0 1 9	1 9 6
	Medical and Management	1891	18	..	9	..	27	5	..	..	..	..	5
		..	0 12 5	..	0 6 2	..	0 18 7	0 3 5	..	..	..	..	0 3 5
		1892	16	..	11	..	27	12	..	..	..	..	12
	Sick and Funeral	..	0 12 4	..	0 8 5	..	1 0 9	0 9 3	..	..	..	..	0 9 3
		1893	16	..	11	..	27	12	..	..	..	..	12
		..	0 14 7	..	0 10 0	..	1 4 7	0 10 11	..	..	..	..	0 10 11
	Medical and Management	1891	7	3	..	..	10	..	..	..	9	1	9
		..	0 4 10	0 2 1	..	..	0 6 11	..	..	..	0 6 2	0 0 9	0 6 2
		1892	5	3	..	1	9	..	..	..	9	..	9
I.N.F.	Sick and Funeral	..	0 3 10	0 2 4	..	0 0 9	0 6 11	..	..	..	0 6 11	..	0 6 11
		1893	5	3	..	1	9	..	..	..	9	..	9
		..	0 4 6	0 2 9	..	0 0 11	0 8 2	..	..	..	0 8 2	..	0 8 2
	Medical and Management	1891	1,020	17	15	3	1,055	540	60	..	86	636	369
		..	2 6 3	0 0 9	0 0 8	0 0 2	2 7 10	1 4 5	0 2 9	..	0 3 11	1 11 1	0 16 9
		1892	1,001	9	13	193	1,221	460	150	..	30	640	581
	Sick and Funeral	..	2 0 3	0 0 4	0 0 6	0 7 11	2 9 0	0 18 6	0 6 0	..	0 1 2	1 5 8	1 3 4
		1893	823	1	40	40	906	430	100	..	11	541	365
		..	1 17 11	0 0 1	0 1 10	0 1 10	2 1 9	0 19 10	0 4 7	..	0 0 6	1 4 11	0 16 10
	Medical and Management	1891	767	188	..	403	1,358	..	..	695	537	153	1,385
		..	1 14 10	0 8 6	..	0 18 3	3 1 7	..	..	1 11 6	1 4 4	0 7 0	3 2 10
		1892	715	93	..	223	1,031	..	..	613	577	127	1,317
	Sick and Funeral	..	1 8 9	0 3 9	..	0 8 11	2 1 5	..	..	1 4 8	1 3 2	0 5 1	2 12 11
		1893	623	13	60	2	894	..	..	533	424	124	1,081
		..	1 8 11	0 0 7	0 2 9	0 0 1	0 8 10	2 1 2	..	1 4 7	0 19 6	0 5 9	2 9 10

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

The minus sign (—) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, AND FUNDS—The Individual Items and Amounts per Effective Member of the Sick and Funeral Fund and Medical and Management Fund for the Years 1891, 1892, and 1893, in each Society—*continued*.

Society.	Fund.	Year.	Receipts.						Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
M.T.B.S.	Sick and Funeral	1891	1,869	..	..	98	..	1,967	1,203	90	..	..	..	1,293	674	2,878	3,552
		..	2 3 4	..	..	0 2 3	..	2 5 7	1 7 11	0 2 1	..	..	..	1 10 0	0 15 7	3 3 5	4 7 0
		1892	1,495	..	..	189	..	1,684	665	130	..	..	..	795	889	3,552	4,441
		..	1 17 11	..	..	0 4 9	..	2 2 8	0 16 10	0 3 4	..	..	..	1 0 2	1 2 6	4 7 0	5 16 9
		1893	1,323	..	..	138	..	1,461	1,200	190	..	..	..	1,390	71	4,441	4,512
		..	1 16 2	..	..	0 3 9	..	1 19 11	1 12 10	0 5 2	..	..	..	1 18 0	0 1 11	5 16 9	6 8 7
	Medical and Management	1891	1,250	..	10	..	122	1,382	..	..	1,161	117	..	1,278	104	-576	-472
		..	1 9 0	..	0 0 2	..	0 2 10	1 12 0	..	..	1 6 11	0 2 8	..	1 9 7	0 2 5	-0 12 8	-0 11 7
		1892	1,144	..	5	..	70	1,219	..	..	917	72	..	989	230	-472	-242
		..	1 9 0	..	0 0 2	..	0 1 9	1 10 11	..	..	1 3 3	0 1 10	..	1 5 1	0 5 10	-0 11 7	-0 6 4
		1893	1,040	..	11	..	1	1,052	..	..	955	52	1	1,008	44	-242	-198
		..	1 8 5	..	0 0 4	..	..	1 8 9	..	..	1 6 1	0 1 5	..	1 7 6	0 1 3	-0 6 4	-0 5 8
Total of all the Societies	Sick and Funeral	1891	121,445	238	2,353	45,824	7,518	177,383	98,016	22,441	..	..	6,126	126,583	50,800	839,494	890,294
		..	1 13 3	0 0 1	0 0 8	0 12 6	0 2 0	2 8 6	1 6 10	0 6 1	..	..	0 1 8	1 14 7	0 13 11	11 12 10	12 0 1
		1892	117,568	485	1,464	46,010	7,986	173,513	90,924	20,827	..	..	8,090	119,841	53,672	890,294	943,966
		..	1 12 2	0 0 2	0 0 5	0 12 7	0 2 2	2 7 6	1 4 10	0 5 8	..	..	0 2 4	1 12 10	0 14 8	12 0 1	13 1 7
		1893	111,600	492	1,223	45,477	7,971	166,763	101,253	19,105	..	..	7,985	128,343	38,425	943,966	982,391
		..	1 11 9	0 0 2	0 0 4	0 12 11	0 2 3	2 7 5	1 8 10	0 5 5	..	..	0 2 3	1 16 6	0 10 11	13 1 7	14 6 7
	Medical and Management	1891	119,482	6,365	4,833	959	28,569	160,208	..	..	91,024	48,080	21,649	160,753	545*	40,575	40,030
		..	1 12 8	0 1 9	0 1 4	0 0 3	0 7 10	2 3 10	..	..	1 4 11	0 13 2	0 5 11	2 4 0	0 0 2*	0 11 3	0 10 10
		1892	117,840	5,268	3,289	1,559	18,080	146,036	..	..	90,955	49,158	10,900	151,103	5,067*	40,030	34,963
		..	1 12 3	0 1 5	0 0 11	0 0 5	0 4 11	1 19 11	..	..	1 4 10	0 13 6	0 3 0	2 1 4	0 1 5*	0 10 10	0 9 8
		1893	112,518	4,912	2,748	969	17,236	133,383	..	..	84,918	45,692	10,777	141,387	3,004*	34,963	31,959
		..	1 12 0	0 1 5	0 0 9	0 0 3	0 4 11	1 19 4	..	..	1 4 1	0 13 0	0 3 1	2 0 2	0 0 10*	0 9 8	0 9 4

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

The minus sign (—) signifies a debit balance.

The amounts per effective member are obtained by dividing by the mean number of effective members, except in the last two columns, where the effective members at beginning and end of the year respectively are employed.

TABLE VII.—INVESTMENTS.—Funds, Invested and Uninvested, at the end of 1891, 1892, and 1893, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral and Medical and Management Funds, in each Society.

Society.	Fund.	Year.	Amount of Funds.							Interest realized.
			At end of Year.	Invested.			Uninvested.		Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.		
			£	£	£	£	£	£	per cent.	per cent.
M.U.I.O.O.F. ...	Sick and Funeral ...	1891	318,706	209,114	70,585	24,989	13,940	78	95·6	5·33
		1892	335,222	231,066	65,460	24,444	14,061	191	95·7	5·24
		1893	347,732	240,127	68,837	25,842	12,776	150	96·3	5·03
	Medical and Management	1891	10,546	1,816	2,226	2,039	4,465	...	57·7	2·84
		1892	10,289	2,231	1,673	2,336	4,049	...	60·6	3·07
		1893	10,407	2,820	1,952	2,265	3,370	...	67·6	2·92
G.U.O.O.F. ...	Sick and Funeral ...	1891	45,211	29,487	12,370	680	2,649	25	94·1	5·93
		1892	46,687	32,667	9,785	670	3,454	111	92·4	5·55
		1893	47,929	35,434	8,088	1,156	3,139	112	93·2	5·20
	Medical and Management	1891	1,638	58	392	100	1,088	...	33·6	0·94
		1892	1,208	46	486	100	576	...	52·3	0·63
		1893	1,085	112	505	100	368	...	66·0	0·17
I.O.O.F. ...	Sick and Funeral ...	1891	72,532	47,175	10,680	11,813	2,365	499	96·1	5·27
		1892	78,476	52,974	10,331	11,943	2,622	606	95·9	4·97
		1893	82,736	55,795	11,209	12,570	2,576	586	96·2	4·56
	Medical and Management	1891	2,079	562	754	277	486	...	76·6	2·14
		1892	1,598	585	649	292	72	...	95·5	4·35
		1893	1,518	589	568	277	84	...	94·5	2·89
U.A.O.D. ...	Sick and Funeral ...	1891	73,022	49,116	21,667	...	1,945	294	96·9	5·62
		1892	77,747	69,119	5,486	70	2,431	641	96·0	4·21
		1893	80,922	69,574	6,992	889	2,466	1,001	95·7	3·68
	Medical and Management	1891	3,041	848	1,619	62	512	...	83·2	2·70
		1892	2,401	1,586	612	...	203	...	91·5	...
		1893	1,344	1,337	388	36	-417	...	100·0	5·77
A.O.F., Ballarat District	Sick and Funeral ...	1891	3,486	...	2,505	...	317	664	71·9	3·70
		1892	3,513	...	2,471	...	333	709	70·3	2·17
		1893	3,504	...	2,559	...	215	730	73·0	2·08
	Medical and Management	1891	-623	...	20	...	-643	...	...	...
		1892	-646	...	36	...	-682	...	...	...
		1893	-685	...	...	...	-685	...	...	...

The minus sign (—) signifies a debit balance.

TABLE VII.—INVESTMENTS.—Funds, Invested and Uninvested, at the end of 1891, 1892, and 1893, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral and Medical and Management Funds, in each Society—*continued.*

Society.	Fund.	Year.	Amount of Funds.							Interest realized.
			At end of Year.	Invested.			Uninvested.		Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.		
			£	£	£	£	£	£	per cent.	per cent.
A.O.F., Bendigo District	Sick and Funeral	1891	9,108	4,947	3,148	553	226	234	94·9	5·64
		1892	8,953	5,438	2,349	553	335	278	93·2	4·71
		1893	8,940	5,473	2,377	533	277	280	93·8	5·53
	Medical and Management	1891	48	...	225	...	-177	...	100·0	8·60
		1892	-3	...	244	...	-247	...	...	...
		1893	22	75	154	...	-207	...	100·0	...
A.O.F., Geelong and Western District	Sick and Funeral	1891	4,634	1,721	2,428	352	133	...	97·1	4·77
		1892	4,724	1,548	2,588	451	137	...	97·1	4·87
		1893	4,905	1,748	2,665	315	177	...	96·4	5·13
	Medical and Management	1891	186	...	48	...	138	...	25·8	...
		1892	165	...	27	...	138	...	16·4	...
		1893	162	...	38	...	124	...	23·5	...
A.O.F., Grenville District	Sick and Funeral	1891	1,496	241	1,067	50	126	12	90·8	6·82
		1892	1,431	136	1,116	50	121	8	91·0	3·96
		1893	1,356	125	1,079	50	74	28	92·5	6·17
	Medical and Management	1891	17	...	...	..	17	...	...	...
		1892	13	...	1	..	12	...	7·7	...
		1893	-9	...	...	...	-9	...	...	...
A.O.F., Melbourne District	Sick and Funeral	1891	86,083	59,011	15,268	8,150	3,605	49	95·8	5·43
		1892	89,229	59,960	15,122	9,007	5,093	47	94·2	5·41
		1893	89,528	59,097	17,654	9,833	2,895	49	96·7	4·89
	Medical and Management	1891	3,351	676	1,035	210	1,430	...	57·3	1·58
		1892	2,995	701	1,049	160	1,085	...	63·8	0·98
		1893	2,651	768	1,116	166	601	...	77·3	3·08
A.O.F., Ovens and Murray District	Sick and Funeral	1891	5,195	350	4,758	...	87	...	98·3	4·26
		1892	5,521	3,443	1,976	...	102	...	98·2	4·14
		1893	5,848	775	4,955	...	118	...	98·0	4·22
	Medical and Management	1891	245	...	63	...	182	...	25·7	0·49
		1892	260	...	161	...	99	...	61·9	0·79
		1893	242	...	87	...	155	...	36·0	1·20

A.O.F., Portland District	Sick and Funeral	1891	8,738	2,618	4,239	1,728	153	...	98.2	3.32
		1892	8,653	3,409	3,213	1,623	393	15	95.3	4.17
		1893	8,554	3,607	3,072	1,610	261	4	96.9	3.89
	Medical and Management	1891	196	...	46	...	150	...	23.5	0.54
		1892	182	...	53	...	129	...	29.1	0.53
		1893	147	...	57	...	90	...	38.8	...
A.O.F., Warrnambool District	Sick and Funeral	1891	2,657	2,275	228	...	154	...	94.2	7.09
		1892	2,792	2,325	381	...	86	...	96.9	6.20
		1893	2,854	2,690	138	...	26	...	99.1	5.99
	Medical and Management	1891	152	100	...	...	52	...	65.8	1.79
		1892	155	100	...	...	55	...	64.5	4.56
		1893	152	100	44	...	8	...	94.7	4.55
A.O.F., Court Unity	Sick and Funeral	1891	5,720	5,470	250	...	...	...	100.0	6.78
		1892	5,788	4,991	725	...	72	...	98.8	6.69
		1893	5,852	5,166	625	...	61	...	99.0	6.74
	Medical and Management	1891	65	...	...	...	65	...	...	...
		1892	66	...	...	...	66	...	...	...
		1893	60	...	...	...	60	...	...	...
A.O.F., Court Freedom	Sick and Funeral	1891	878	169	700	...	9	...	99.0	5.94
		1892	755	150	550	...	55	...	92.7	4.90
		1893	689	139	550	...	...	...	100.0	2.35
	Medical and Management	1891	5	...	...	...	5	...	...	...
		1892	6	...	...	...	6	...	...	...
		1893	5	...	...	...	5	...	...	...
A.O.F., Court Ararat	Sick and Funeral	1891	1,268	1,000	213	...	55	...	95.7	5.92
		1892	1,283	955	326	...	2	...	99.8	5.88
		1893	1,315	973	293	...	49	...	96.3	6.08
	Medical and Management	1891	11	...	...	...	11	...	...	...
		1892	11	4	...	...	7	...	36.4	...
		1893	15	...	...	...	15	...	...	...
A.O.F., Court Amherst	Sick and Funeral	1891	507	...	155	352	...	...	100.0	1.36
		1892	507	...	150	350	7	...	98.6	...
		1893	479	...	116	352	10	1	97.7	0.81
	Medical and Management	1891	7	...	...	...	7	...	...	...
		1892	7	...	...	...	7	...	...	...
		1893	-1	...	...	...	-1	...	...	...
I.O.R. ...	Sick and Funeral	1891	110,427	72,864	29,764	5,336	2,349	114	97.8	5.49
		1892	117,782	83,253	24,461	6,580	3,309	179	97.0	5.12
		1893	124,142	87,379	25,266	8,495	2,852	150	97.6	4.99
	Medical and Management	1891	3,100	633	835	603	1,029	...	66.8	3.97
		1892	2,498	739	698	510	551	...	77.9	4.04
		1893	2,193	799	527	570	297	...	86.5	5.29

The minus sign (-) signifies a debit balance.

TABLE VII.—INVESTMENTS.—Funds, Invested and Uninvested, at the end of 1891, 1892, and 1893, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral and Medical and Management Funds, in each Society—*continued*.

Society.	Fund.	Year.	Amount of Funds.							Interest realized
			At end of Year.	Invested.			Uninvested.		Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.		
			£	£	£	£	£	£	per cent.	per cent.
O.S.T. ...	Sick and Funeral ...	1891	27,080	14,884	8,038	1,516	2,188	454	90·2	4·50
		1892	28,449	17,204	6,311	2,593	1,758	583	91·8	4·87
		1893	29,525	16,795	7,799	2,748	1,539	644	92·6	4·37
	Medical and Management	1891	506	54	144	227	81	...	84·0	2·92
		1892	198	45	170	210	- 227	...	100·0	2·84
		1893	60	17	183	200	- 340	...	100·0	4·65
H.A.C.B.S. ...	Sick and Funeral ...	1891	23,746	14,363	6,872	...	2,251	260	89·4	5·42
		1892	24,643	15,643	6,205	...	2,552	243	88·7	4·88
		1893	25,106	16,905	5,882	100	1,998	221	91·2	5·05
	Medical and Management	1891	1,872	805	679	...	388	...	79·3	1·81
		1892	1,449	745	394	...	310	...	78·6	2·41
		1893	1,401	666	320	...	415	...	70·4	1·12
O.St.A. ...	Sick and Funeral ...	1891	4,801	1,241	2,746	180	487	147	86·8	5·22
		1892	4,781	1,216	2,721	195	487	162	86·4	3·49
		1893	4,544	1,693	2,099	...	511	241	83·5	2·72
	Medical and Management	1891	333	31	389	...	- 87	...	100·0	11·57
		1892	201	...	240	50	- 89	...	100·0	4·49
		1893	79	...	233	...	- 154	...	100·0	7·14
O.St.A., S.C. ...	Sick and Funeral ...	1891	3,753	830	2,807	..	116	...	96·9	4·94
		1892	3,575	1,600	1,701	...	269	5	92·3	5·84
		1893	3,512	1,271	2,115	...	113	13	96·4	5·84
	Medical and Management	1891	703	...	543	...	160	...	77·2	2·54
		1892	656	78	401	...	177	...	73·0	2·94
		1893	608	69	460	...	79	...	87·0	4·27
G.U.O.F.G. ...	Sick and Funeral ...	1891	9,673	4,159	4,419	300	752	43	91·8	4·40
		1892	10,412	3,468	5,167	750	892	135	90·1	4·49
		1893	10,908	3,619	5,372	600	1,141	176	87·9	3·69
	Medical and Management	1891	597	126	155	20	296	...	50·4	1·87
		1892	287	157	36	20	74	...	74·2	2·94
		1893	252	165	38	29	20	...	92·1	4·83

St.P.S., Melbourne District	Sick and Funeral	1891	13,393	10,983	1,729	...	214	467	94'9	5'97
		1892	14,114	11,645	1,645	...	280	544	94'2	5'16
		1893	14,176	11,444	1,652	...	403	677	92'4	4'28
	Medical and Management	1891	9,623	53	8	10,000	-438	...	100'0	0'47
		1892	9,566	69	20	10,000	-523	...	100'0	0'72
		1893	9,419	...	...	10,000	-581	...	100'0	0'50
St.P.S., Geelong & Western District	Sick and Funeral	1891	2,154	...	1,631	500	11	12	98'9	4'53
		1892	2,112	...	1,589	500	...	23	98'9	4'22
		1893	2,101	...	1,601	500	...	...	100'0	6'26
	Medical and Management	1891	-11	...	...	...	-11	...	...	...
		1892	-23	...	...	...	-23	...	...	...
		1893	21	...	...	...	21	...	...	...
P.A.F.S.	Sick and Funeral	1891	11,786	6,082	3,615	200	1,360	529	84'0	4'91
		1892	13,135	7,759	3,319	300	934	823	86'6	4'82
		1893	13,944	8,129	3,007	350	1,350	1,108	82'4	4'25
	Medical and Management	1891	-221	...	136	...	-357	...	...	...
		1892	-592	...	116	...	-708	...	...	...
		1893	-886	...	124	...	-1,010	...	...	...
A.N.A.	Sick and Funeral	1891	36,481	24,293	6,679	78	4,734	697	85'1	4'02
		1892	44,306	30,503	6,039	108	6,621	1,035	82'7	4'10
		1893	51,434	34,969	9,636	358	5,141	1,330	87'4	3'65
	Medical and Management	1891	2,514	1,403	759	...	352	...	86'0	5'27
		1892	2,039	1,417	794	...	-172	...	100'0	6'63
		1893	1,893	1,270	1,218	...	-595	...	100'0	6'46
A.O.S.	Sick and Funeral	1891	818	400	330	...	88	...	89'2	5'42
		1892	848	500	348	...	...	...	100'0	5'64
		1893	855	500	355	...	...	...	100'0	6'10
	Medical and Management	1891	15	...	...	...	15	...	...	...
		1892	19	...	12	...	7	...	63'2	...
		1893	19	...	17	...	2	...	89'5	...
G.S.R.S.	Sick and Funeral	1891	1,778	1,649	...	...	129	...	92'7	5'93
		1892	1,871	1,791	...	...	80	...	95'7	5'65
		1893	1,902	1,902	...	...	...	...	100'0	7'26
	Medical and Management	1891	526	488	...	...	38	...	92'8	5'98
		1892	511	489	...	...	22	...	95'7	5'79
		1893	509	490	...	...	19	...	96'3	7'25
St.M.T.A.B.S.	Sick and Funeral	1891	166	...	166	...	...	...	100'0	...
		1892	175	...	140	...	35	...	80'0	2'93
		1893	166	...	147	...	8	11	88'6	6'43
	Medical and Management	1891	23	...	14	...	9	...	60'9	3'77
		1892	17	...	...	...	17	...	...	10'00
		1893	-11	...	...	...	-11	...	...	...

The minus sign -) signifies a debit balance.

TABLE VII.—INVESTMENTS.—Funds, Invested and Uninvested, at the end of 1891, 1892, and 1893, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral and Medical and Management Funds, in each Society—*continued.*

Society.	Fund.	Year.	Amount of Funds.							Interest realized.
			At end of Year.	Invested.			Uninvested.		Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.		
			£	£	£	£	£	£	per cent.	per cent.
U.L.F.S.	Sick and Funeral	1891	247	...	191	50	6	...	97·2	3·81
		1892	262	...	209	50	3	...	98·9	4·32
		1893	277	...	209	50	18	...	93·5	4·07
	Medical and Management	1891	3	...	...	...	3	...	...	...
		1892	3	...	...	...	3	...	...	...
		1893	3	...	...	...	3	...	...	...
I.N.F.	Sick and Funeral	1891	1,198	125	335	...	632	106	38·4	1·48
		1892	1,779	125	689	...	601	364	45·8	0·87
		1893	2,144	125	942	...	547	530	49·8	2·04
	Medical and Management	1891	- 45	...	...	...	- 45	...	...	...
		1892	- 331	...	...	...	- 331	...	...	...
		1893	- 518	...	...	...	- 518	...	...	...
M.T.B.S.	Sick and Funeral	1891	3,552	...	2,672	...	408	472	75·2	3·05
		1892	4,441	3,511	200	...	488	242	83·6	4·73
		1893	4,512	3,899	200	...	215	198	90·8	3·08
	Medical and Management	1891	- 472	...	...	...	- 472	...	...	...
		1892	- 242	...	...	...	- 242	...	...	...
		1893	- 198	...	...	...	- 198	...	...	...
Total of all the Societies	Sick and Funeral	1891	890,294	564,567	222,255	56,827	41,489	5,156	94·8	5·30
		1892	943,966	646,399	182,773	60,237	47,613	6,944	94·2	5·02
		1893	982,391	669,353	197,491	66,351	40,956	8,240	95·0	4·72
	Medical and Management	1891	40,030	7,653	10,090	13,538	8,749	...	78·1	2·38
		1892	34,963	8,992	7,872	13,678	4,421	...	87·4	4·16
		1893	31,959	9,277	8,029	13,643	1,010	...	96·8	2·90

The minus sign (-) signifies a debit balance.

TABLE VIII. — EXPERIENCE.—Rates of Sickness, Mortality, Departures, and Exclusions in 1891, 1892, and 1893, in each Society.

Society.	Year.	Sickness.									Mortality.					Departures * by Arrears, Resignation, Expulsion, and Clearance.		Exclusions † by Arrears, Resignation, and Expulsion.	
		Members Sick.		Duration.			Sick Pay.				Members.		Wives.			Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.
		Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.					
					wks. dys.	wks. dys.	£ s. d.	£ s. d.	£ s. d.										
M.U.L.O.O.F. ...	1891	4,712	253'4	38,446	8 1	2 0	6 5 10	1 11 11	0 15 5	11'71	13'39	131	6'16	7'04	84'78	96'95	66'21	75'71	
	1892	3,674	195'4	36,693	10 0	2 0	7 8 10	1 9 1	0 14 11	10'66	12'23	123	5'70	6'54	101'40	116'32	87'25	100'10	
	1893	4,473	243'4	41,946	9 2	2 2	7 2 1	1 14 7	0 15 2	9'67	11'10	86	4'08	4'68	113'01	129'71	97'56	111'97	
G.U.O.O.F. ...	1891	918	251'3	7,585	8 2	2 0	6 0 8	1 10 4	0 14 7	11'96	14'78	16	3'54	4'38	119'60	147'82	108'53	134'14	
	1892	790	220'4	7,547	9 3	2 1	6 15 10	1 9 11	0 14 2	13'57	16'46	17	3'91	4'74	134'82	163'46	122'12	148'12	
	1893	853	253'3	8,337	9 5	2 3	6 14 10	1 14 2	0 13 10	11'85	14'55	18	4'35	5'35	135'88	166'91	127'18	156'22	
I.O.O.F. ...	1891	1,584	247'8	9,338	5 5	1 3	4 17 6	1 4 2	0 16 7	8'82	10'95	51	6'43	7'98	154'09	191'30	132'17	164'09	
	1892	1,158	188'4	9,234	8 0	1 3	6 3 7	1 3 3	0 15 6	6'92	8'62	39	5'09	6'34	160'64	200'07	144'05	179'41	
	1893	1,395	244'3	9,622	6 5	1 4	5 10 1	1 6 11	0 16 0	9'77	12'26	43	6'00	7'53	176'67	221'72	155'18	194'75	
U.A.O.D. ...	1891	1,648	211'8	10,584	6 3	1 2	4 19 5	1 1 1	0 15 6	10'89	13'75	57	5'80	7'32	144'05	181'96	114'04	144'05	
	1892	1,333	176'0	10,388	7 5	1 2	5 17 0	1 0 7	0 15 0	9'22	11'48	39	4'13	5'15	214'10	266'63	178'70	222'54	
	1893	1,468	214'2	10,873	7 2	1 4	5 13 7	1 4 4	0 15 4	9'41	11'53	34	4'05	4'96	215'44	263'86	186'13	227'96	
A.O.F., Ballarat District ...	1891	96	280'7	994	10 2	2 5	5 12 9	1 11 8	0 10 11	24'79	26'32	2	5'51	5'85	66'12	70'18	63'36	67'25	
	1892	68	206'1	828	12 1	2 3	5 19 5	1 4 7	0 9 10	20'29	21'21	3	8'70	9'09	89'86	93'94	89'86	93'94	
	1893	67	219'0	870	13 0	2 5	6 6 7	1 7 9	0 9 9	25'32	26'14	2	6'33	6'54	107'59	111'11	107'59	111'11	
A.O.F., Bendigo District ...	1891	265	267'4	3,079	11 4	3 1	6 16 7	1 16 6	0 11 9	31'76	33'30	11	10'59	11'10	46'20	48'44	44'27	46'42	
	1892	245	254'7	3,167	13 0	3 1	7 9 0	1 17 11	0 11 6	31'90	33'26	11	10'97	11'43	41'87	43'66	34'90	36'38	
	1893	261	278'5	2,949	11 2	3 1	6 6 2	1 15 2	0 11 2	29'14	29'88	11	11'45	11'74	55'15	56'56	54'11	55'50	
A.O.F., Geelong and Western District ...	1891	101	267'9	825	8 1	2 1	5 6 2	1 8 5	0 13 0	5'10	5'31	2	5'10	5'31	63'78	66'31	61'22	63'66	
	1892	81	218'3	684	8 3	1 5	5 8 8	1 3 9	0 12 10	15'71	16'17	6	15'71	16'17	81'15	83'56	81'15	83'56	
	1893	79	224'4	581	7 2	1 4	4 6 10	0 19 6	0 11 10	13'70	14'20	2	5'48	5'68	65'75	68'18	65'75	68'18	
A.O.F., Grenville District ...	1891	26	270'8	198	7 4	2 0	5 1 6	1 7 6	0 13 4	...	...	...	...	...	...	...	...	...
	1892	24	255'3	166	7 0	1 4	4 11 8	1 2 3	0 13 3	20'20	21'28	...	...	...	80'81	85'11	80'81	85'11
	1893	31	344'4	288	9 2	3 1	6 6 6	2 3 7	0 13 8	53'19	55'56	1	10'64	11'11	53'19	55'56	53'19	55'56	
A.O.F., Melbourne District ...	1891	2,100	226'0	16,249	7 5	1 5	5 10 5	1 5 0	0 14 3	16'19	17'75	70	6'87	7'53	73'29	80'37	63'28	69'40	
	1892	1,595	178'7	15,764	9 5	1 5	6 15 6	1 4 3	0 13 9	13'34	14'68	65	6'62	7'28	93'99	103'42	83'50	91'88	
	1893	1,844	224'7	18,418	10 0	2 1	6 14 7	1 10 3	0 13 6	13'41	14'99	74	8'07	9'02	113'18	126'51	98'90	110'54	

* "Departures" signifies members who have left for all causes except Death]

† "Exclusions" signifies members who have left for all causes except Clearance and Death.

TABLE VIII.—EXPERIENCE.—Rates of Sickness, Mortality, Departures, and Exclusions in 1891, 1892, and 1893, in each Society—continued.

Society.	Year.	Sickness.									Mortality.					Departures* by Arrears, Resignation, Expulsion, and Clearance.		Exclusions † by Arrears, Resignation, and Expulsion.	
		Members Sick.		Duration.			Sick Pay.				Members.		Wives.			Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.
		Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.					
															wks. dys.				
A.O.F., Ovens and Murray District	1891	77	308'0	465	6 0	1 5	4 15 4	1 9 5	0 15 10	3'59	4'00	2	7'17	8'00	86'02	96'00	71'68	80'00	
	1892	51	200'8	364	7 1	1 3	4 17 8	0 19 7	0 13 8	...	...	2	6'97	7'87	34'84	39'37	27'88	31'50
	1893	56	212'9	421	7 3	1 4	4 12 2	0 19 8	0 12 3	3'34	3'80	...	...	...	63'55	72'24	63'55	72'24
A.O.F., Portland District	1891	141	304'5	1,257	9 0	2 5	5 17 0	1 15 7	0 13 2	22'36	23'76	7	14'23	15'12	10'16	10'80	10'16	10'80	
	1892	111	235'2	1,316	11 5	2 5	7 17 2	1 16 11	0 13 3	17'93	19'07	6	11'95	12'71	59'76	63'56	49'80	52'97	
	1893	110	237'1	1,409	12 5	3 0	7 17 8	1 17 5	0 12 4	14'23	15'09	3	6'10	6'46	28'47	30'17	26'42	28'02	
A.O.F., Warrnambool District	1891	28	247'8	281	10 0	2 3	6 17 2	1 14 0	0 13 8	16'95	17'70	2	16'95	17'70	84'75	88'50	50'85	53'10	
	1892	30	263'2	210	7 0	1 5	5 10 0	1 8 11	0 15 9	...	...	1	8'62	8'77	51'72	52'63	51'72	52'63
	1893	29	256'6	259	9 0	2 2	6 6 11	1 12 7	0 14 3	8'55	8'85	2	17'09	17'70	34'20	35'40	17'10	17'70	
A.O.F., Court Unity	1891	65	398'8	1,072	16 3	6 3	10 15 8	4 6 0	0 13 1	29'07	30'67	3	17'44	18'40	29'07	30'67	29'07	30'67	
	1892	48	300'0	1,013	21 1	6 2	11 3 4	3 7 0	0 10 7	12'05	12'50	5	30'12	31'25	24'10	25'00	18'07	18'75	
	1893	52	342'1	970	18 4	6 2	9 18 1	3 7 9	0 10 8	31'06	32'89	2	12'42	13'16	18'63	19'74	18'63	19'74	
A.O.F., Court Freedom	1891	19	316'7	364	19 1	6 0	8 15 10	2 15 8	0 9 2	80'65	83'33	...	...	...	...	...	...	...
	1892	22	400'0	512	23 2	9 2	12 1 10	4 16 9	0 10 5	52'63	54'55	1	17'54	18'18	52'63	54'55	52'63	54'55	
	1893	16	326'5	458	28 4	9 2	9 5 0	3 0 5	0 6 6	40'00	40'82	1	20'00	20'41	140'00	142'86	140'00	142'86	
A.O.F., Court Ararat	1891	14	333'3	96	6 5	2 2	3 18 7	1 6 2	0 11 5	21'74	23'81	...	...	...	...	47'62	43'48	47'62
	1892	11	275'0	133	12 1	3 2	8 3 7	2 5 0	0 13 7	46'51	50'50	...	...	...	46'51	50'50	46'51	50'50
	1893	10	270'3	156	15 4	4 1	9 8 0	2 10 10	0 12 1	23'81	27'03	...	...	...	47'62	54'05	47'62	54'05
A.O.F., Court Amherst	1891	8	307'7	71	8 5	2 5	7 10 0	2 6 2	0 16 11	...	...	...	...	...	...	...	...	...
	1892	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	1893	4	160'0	58	14 3	2 2	6 0 0	0 19 3	0 8 4	...	...	...	...	...	153'85	160'00	153'85	160'00
I.O.R.	1891	1,993	248'1	13,771	6 5	1 5	5 14 0	1 8 3	0 16 6	8'50	10'33	6	0'61	0'75	141'92	172'44	108'52	131'85	
	1892	1,530	185'7	12,876	8 2	1 3	6 11 9	1 4 6	0 15 8	7'34	8'74	6	0'61	0'73	153'01	182'22	127'32	151'63	
	1893	1,893	231'5	14,016	7 2	1 4	5 17 0	1 7 1	0 15 10	6'73	7'83	6	0'63	0'73	157'30	182'81	132'26	153'71	
O.S.T.	1891	486	222'5	3,459	7 1	1 4	4 8 8	0 19 9	0 12 5	6'43	8'70	4	1'35	1'83	168'98	228'48	147'65	199'63	
	1892	416	186'7	4,019	9 4	1 5	5 12 9	1 1 1	0 11 8	8'01	11'67	7	2'34	3'14	163'33	219'48	150'97	202'87	
	1893	478	221'5	4,421	9 1	2 0	5 1 4	1 2 5	0 11 0	6'74	8'80	4	1'42	1'85	213'91	279'43	198'30	259'06	
H.A.C.B.S.	1891	963	262'3	6,645	6 5	1 5	5 11 0	1 9 1	0 16 1	13'18	15'80	22	5'00	5'99	120'65	144'65	108'61	130'21	
	1892	775	211'0	6,437	8 2	1 5	6 2 3	1 5 9	0 14 9	14'89	17'70	31	7'10	8'44	117'98	140'21	106'94	127'14	
	1893	839	235'4	6,719	8 0	1 5	5 15 5	1 7 2	0 14 5	11'52	13'74	27	6'35	7'58	138'93	165'82	125'29	149'55	

O.St.A. ...	1891	181	225'7	1,382	7 4	1 5	5 9 1	1 4 7	0 14 4	24'23	27'43	7	7'71	8'73	142'07	160'85	138'77	157'11
	1892	160	214'8	1,322	8 2	1 5	6 7 10	1 7 6	0 15 6	21'74	24'16	2	2'42	2'68	101'45	112'75	100'24	111'41
	1893	148	220'6	997	6 4	1 3	5 2 9	1 2 8	0 15 3	24'03	26'83	6	8'01	8'94	146'86	163'93	145'53	162'44
O.St.A., S.C. ...	1891	77	262'8	801	10 3	2 5	7 6 0	1 18 4	0 14 0	25'72	27'30	4	12'86	13'65	45'02	47'78	41'80	44'37
	1892	70	243'8	1,062	15 1	3 5	9 18 0	2 8 11	0 13 1	20'20	21'20	3	10'10	10'60	63'97	67'14	60'61	63'60
	1893	74	277'2	1,180	16 0	4 3	9 0 4	2 10 0	0 11 4	31'80	33'71	2	7'07	7'49	67'14	71'16	63'60	67'42
G.U.O.F.G. ...	1891	283	241'9	1,477	5 1	1 2	4 16 1	1 3 3	0 18 5	6'81	10'26	15	8'51	12'82	249'57	376'07	213'84	322'22
	1892	246	204'5	1,567	6 2	1 2	5 8 11	1 2 3	0 17 1	11'37	15'79	7	4'19	5'82	238'18	330'84	226'81	315'04
	1893	249	226'2	1,579	6 2	1 3	5 5 10	1 3 11	0 16 8	12'58	16'35	4	2'80	3'63	327'74	425'98	275'33	357'86
St.P.S., Melbourne District ...	1891	168	265'4	1,333	8 0	2 1	5 4 5	1 7 9	0 13 2	11'63	14'22	7	9'04	11'06	130'49	159'56	124'03	151'66
	1892	113	181'1	1,285	11 2	2 0	7 7 5	1 6 9	0 13 0	16'06	19'23	8	10'71	12'82	167'34	200'32	161'98	193'91
	1893	145	254'4	1,663	11 3	3 0	6 19 2	1 15 5	0 12 2	11'90	14'04	2	2'97	3'51	163'45	192'98	163'45	192'98
St.P.S., Geelong and Western District ...	1891	34	172'6	469	13 5	2 2	8 1 9	1 7 11	0 11 9	18'69	20'30	...	...	...	...	...	...	...
	1892	28	138'6	401	14 2	2 0	8 7 2	1 3 2	0 11 8	18'18	19'80	1	4'55	4'95	...	...	...	...
	1893	38	201'1	493	13 0	2 4	7 8 5	1 9 10	0 11 5	8'89	10'58	...	...	...	...	...	...	...
P.A.F.S. ...	1891	291	232'4	1,904	6 3	1 3	4 12 5	1 1 6	0 14 2	12'11	15'18	8	5'10	6'39	149'14	186'90	131'93	165'34
	1892	209	173'9	1,407	6 4	1 1	4 5 10	0 14 11	0 12 9	9'20	11'66	8	5'26	6'66	139'38	176'37	126'89	160'56
	1893	245	227'5	1,729	7 0	1 4	4 14 5	1 1 6	0 13 5	8'82	11'14	4	2'94	3'71	218'22	275'77	199'85	252'55
A.N.A. ...	1891	943	201'4	3,881	4 1	0 5	3 15 10	0 15 3	0 18 5	5'58	9'40	19	2'41	4'06	189'91	319'88	149'97	252'62
	1892	846	160'4	4,399	5 1	0 5	4 11 1	0 14 7	0 17 6	5'06	8'15	17	2'00	3'22	226'50	364'62	196'47	316'27
	1893	1,292	220'6	5,804	4 3	1 0	3 18 5	0 17 4	0 17 6	3'71	5'46	19	2'20	3'24	199'58	293'84	173'95	256'10
A.O.S. ...	1891	11	289'5	136	12 3	3 3	5 0 0	1 8 11	0 8 1	51'28	52'63	...	...	...	51'28	52'63	51'28	52'63
	1892	7	189'2	114	16 2	3 0	8 0 0	1 10 3	0 9 10	...	...	...	...	...	...	...	...	...
	1893	14	400'0	159	11 2	4 3	4 18 7	1 19 5	0 8 8	27'03	28'57	...	...	...	108'11	114'29	108'11	114'29
G.S.R.S. ...	1891	28	180'6	261	9 2	1 5	6 17 10	1 4 11	0 14 10	...	...	...	...	...	56'60	58'06	56'60	58'06
	1892	25	164'5	364	14 3	2 2	8 19 3	1 9 5	0 12 4	...	...	1	6'49	6'58	84'42	85'53	84'42	85'53
	1893	30	205'5	470	15 4	3 1	8 13 4	1 15 8	0 11 1	13'51	13'70	...	...	...	40'54	41'10	40'54	41'10
St.M.T.A.B.S. ...	1891	9	155'2	164	18 1	2 5	9 2 3	1 8 3	0 10 0	...	...	1	16'95	17'24	33'90	34'48	33'90	34'48
	1892	7	118'6	138	19 4	2 2	7 2 10	0 16 11	0 7 3	...	...	1	16'95	16'95	101'69	101'69	101'69	101'69
	1893	6	105'3	118	19 4	2 0	7 0 0	0 14 9	0 7 2	17'54	17'54	1	17'54	17'54	52'63	52'63	52'63	52'63
U.L.F.S. ...	1891	3	103'4	7	2 2	0 1	1 13 4	0 3 5	0 14 4	...	...	...	...	...	32'26	34'48	32'26	34'48
	1892	6	230'8	16	2 4	0 4	2 0 0	0 9 3	0 15 0	...	...	1	35'71	38'46	178'57	192'31	178'57	192'31
	1893	6	272'7	16	2 4	0 4	2 0 0	0 10 11	0 15 0	...	...	...	...	...	217'39	227'27	217'39	227'27
I.N.F. ...	1891	109	247'2	578	5 2	1 2	4 19 1	1 4 5	0 18 8	8'16	13'61	...	...	...	191'84	319'73	183'67	306'12
	1892	89	178'7	519	5 5	1 0	5 3 5	0 18 6	0 17 9	9'91	16'06	3	3'72	6'02	318'46	314'75	314'75	510'04
	1893	93	214'3	489	5 2	1 1	4 12 6	0 19 10	0 17 7	10'26	16'13	...	...	...	428'15	672'81	413'49	649'77
M.T.B.S. ...	1891	312	361'5	1,260	4 0	1 3	3 17 1	1 7 11	0 19 1	1'14	1'16	7	7'99	8'11	164'38	166'86	164'38	166'86
	1892	200	253'5	723	3 4	0 5	3 6 6	0 16 10	0 18 5	6'23	6'34	3	3'74	3'81	150'87	153'36	150'87	153'36
	1893	313	427'6	1,238	4 0	1 4	3 16 8	1 12 10	0 19 5	9'56	9'56	5	6'83	6'83	162'57	162'57	162'57	162'57
Total of all the Societies ...	1891	17,693	241'9	128,431	7 2	1 5	5 10 10	1 6 10	0 15 3	11'21	13'69	454	5'09	6'21	123'25	150'42	102'07	124'58
	1892	13,968	190'9	124,668	9 0	1 4	6 10 2	1 4 10	0 14 7	10'32	12'51	417	4'70	5'70	144'10	174'71	126'30	153'12
	1893	16,611	236'0	138,706	8 2	2 0	6 1 11	1 8 9	0 14 7	9'92	11'91	359	4'25	5'11	154'69	185'73	136'11	163'42

* "Departures" signifies members who have left for all causes except Death.

† "Exclusions" signifies members who have left for all causes except Clearance and Death.

AGGREGATE FIGURES OF ALL THE FRIENDLY SOCIETIES IN VICTORIA IN EACH OF THE SIXTEEN YEARS 1878-93.

TABLE IX.—SOCIETIES, BRANCHES, and MEMBERS in each year 1878-93.

Year.	Societies.	Branches.	Members.						Average Number of Effective Members.
			Admitted by Initiation and Clearance.	Died.	Left by Clearance, Arrears, &c.	At beginning of Period.	At end of Period.	Average Number.	
1878	35	756	5,130	467	4,419	45,430	45,674	45,552	
1879	35	766	5,225	452	5,079	45,674	45,368	45,521	*
1880	33	748	5,839	425	4,397	45,368	46,385	45,876	*
1881	33	759	7,724	571	4,107	46,385	49,431	47,908	*
1882	33	762	8,445	606	4,610	49,431	52,660	51,045	*
1883	33	776	10,397	593	4,962	52,660	57,502	55,081	46,830
1884	32	788	9,285	640	5,930	57,502	60,217	58,859	50,584
1885	32	817	10,346	631	5,802	60,217	64,130	62,173	52,989
1886	30	856	12,445	703	6,392	64,130	69,480	66,805	55,507
1887	32	891	12,437	801	8,600	69,480	72,516	70,998	58,948
1888	33	930	14,601	790	7,671	72,516	78,656	75,586	61,987
1889	33	969	16,485	883	9,493	78,656	84,765	81,710	66,558
1890	33	1,003	14,908	925	10,614	84,765	88,134	86,450	70,510
1891	33	1,048	14,272	1,001	11,002	88,134	90,403	89,269	73,144
1892	33	1,061	10,297	915	12,782	90,403	87,003	88,703	73,163
1893	33	1,064	8,911	838	13,072	87,003	82,004	84,504	70,381
1878-93	..	..	166,747	11,241	118,932	45,430	82,004	..	..

* The Effective members, that is the members entitled to sick or funeral benefits, were not distinguished from the total number of members prior to 1883.

TABLE X.—RECEIPTS, EXPENDITURE, and FUNDS, and Amount per Member in the Sick and Funeral and Medical and Management Funds taken together, for each year 1878-93.

Year.	Receipts.				Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Period.	Funds at end of Period.
	Contributions, Entrance Fees, and Levies.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1878	131,019	18,015	12,845	161,879	45,141	11,412	47,131	25,374	10,992	140,050	21,829	367,079	388,908
..	2 17 6	0 7 11	0 5 8	3 11 1	0 19 10	0 5 0	1 0 8	0 11 2	0 4 10	3 1 6	0 9 7	8 1 7	8 10 4
1879	130,245	20,981	18,491	169,717	47,257	11,031	47,467	24,842	15,196	145,793	23,924	388,908	412,832
..	2 17 2	0 9 3	0 8 1	3 14 6	1 0 9	0 4 10	1 0 10	0 10 11	0 6 8	3 4 0	0 10 4	8 10 4	9 2 0
1880	132,061	22,612	15,688	170,361	46,157	10,083	47,354	25,014	14,868	143,466	26,895	412,832	439,727
..	2 17 7	0 9 10	0 6 10	3 14 3	1 0 1	0 4 5	1 0 8	0 10 11	0 6 6	3 2 7	0 11 8	9 2 0	9 9 7
1881	139,085	22,577	17,609	179,271	49,219	13,276	49,716	25,891	16,376	154,478	24,793	439,727	464,520
..	2 18 1	0 9 11	0 7 4	3 14 10	1 0 7	0 5 6	1 0 9	0 10 10	0 6 10	3 4 6	0 10 4	9 9 7	9 7 11
1882	149,991	24,490	19,063	193,544	50,489	12,996	53,397	27,544	20,506	164,932	28,612	464,520	493,132
..	2 18 9	0 9 7	0 7 6	3 15 10	0 19 9	0 5 1	1 1 0	0 10 10	0 8 0	3 4 8	0 11 2	9 7 11	9 7 3
1883	161,310	25,886	23,141	209,837	55,002	14,191	57,608	28,342	21,509	176,652	33,185	493,132	526,317
..	2 18 7	0 9 11	0 8 5	3 16 2	0 19 11	0 5 2	1 0 11	0 10 4	0 7 10	3 4 2	0 12 0	9 7 3	9 3 1
1884	172,853	29,104	23,710	225,667	55,196	14,592	62,060	29,891	20,292	182,031	43,636	526,317	569,953
..	2 18 9	0 9 11	0 8 0	3 16 8	0 18 9	0 4 11	1 1 1	0 10 2	0 6 11	3 1 10	0 14 10	9 3 1	9 9 4
1885	181,210	30,815	22,433	234,458	61,296	14,976	65,135	31,555	17,860	190,822	43,636	569,953	613,589
..	2 18 3	0 9 11	0 7 3	3 15 5	0 19 8	0 4 10	1 1 0	0 10 2	0 5 9	3 1 5	0 14 0	9 9 4	9 11 5
1886	193,911	32,010	33,050	258,971	63,499	17,118	69,901	33,278	22,994	206,790	52,181	613,589	665,770
..	2 18 0	0 9 7	0 9 11	3 17 6	0 19 0	0 5 2	1 1 0	0 9 10	0 6 11	3 1 11	0 15 7	9 11 5	9 11 8
1887	203,559	36,608	26,939	267,106	69,045	17,650	73,003	35,525	23,592	218,815	48,291	665,770	714,061
..	2 17 4	0 10 4	0 7 7	3 15 3	0 19 5	0 5 0	1 0 7	0 10 0	0 6 8	3 1 8	0 13 7	9 11 8	9 16 11
1888	223,019	37,874	21,035	281,923	67,347	18,260	77,923	36,499	27,713	227,742	54,186	714,061	768,247
..	2 19 0	0 10 0	0 5 7	3 14 7	0 17 10	0 4 10	1 0 7	0 9 8	0 7 4	3 0 3	0 14 4	9 16 11	9 15 4
1889	236,131	40,485	25,391	302,007	75,811	20,601	84,069	41,985	19,175	241,641	60,366	768,247	828,613
..	2 17 10	0 9 11	0 6 3	3 14 0	0 18 7	0 5 1	1 0 7	0 10 3	0 4 8	2 19 2	0 14 10	9 15 4	9 15 6
1890	246,516	45,838	27,809	320,163	88,641	20,867	88,591	45,765	24,843	268,707	51,456	828,613	880,069
..	2 17 0	0 10 7	0 6 6	3 14 1	1 0 6	0 4 10	1 0 6	0 10 7	0 5 9	3 2 2	0 11 11	9 15 6	9 19 9
1891	254,721	46,783	36,087	337,591	98,016	22,441	91,024	48,080	27,775	287,336	50,255	880,069	930,324
..	2 17 1	0 10 6	0 8 1	3 15 8	1 2 0	0 5 0	1 0 5	0 10 9	0 6 3	3 4 5	0 11 3	9 19 9	9 15 10
1892	245,914	47,569	26,066	319,549	90,924	20,827	90,955	49,158	19,080	270,944	48,605	930,324	978,929
..	2 15 5	0 10 9	0 5 11	3 12 1	1 0 6	0 4 8	1 0 6	0 11 1	0 4 4	3 1 1	0 11 0	10 5 10	11 5 0
1893	233,498	46,446	25,207	305,151	101,253	19,105	84,918	45,692	18,762	269,730	35,421	978,929	1,014,350
..	2 15 3	0 11 0	0 6 0	3 12 3	1 4 0	0 4 6	1 0 1	0 10 10	0 4 5	3 3 10	0 8 5	11 5 0	12 0 2
1878-93	3,035,043	527,593	374,564	3,937,200	1,064,293	259,426	1,090,252	554,435	321,523	3,289,929	647,271	367,079	1,014,350
..	2 17 6	0 10 0	0 7 1	3 14 7	1 0 2	0 4 11	1 0 8	0 10 6	0 6 1	3 2 4	0 12 3	8 1 7	12 0 2

NOTE.—In this Table the average number of members is taken as the divisor, but in Table VI. the average number of effective members is the divisor employed.

TABLE XI.—INVESTMENTS of the Sick and Funeral and Medical and Management Funds taken together in each year 1878-93.

Year.	Funds.					
	Total.	Invested on Mortgages and Debentures and in Bank Deposits.	Invested in Halls and other Freehold Property.	Not invested.	Proportion invested.	Interest realized.
	£	£	£	£	Per cent.	Per cent.
1878	388,908	304,641	44,062	40,265	89.7	4.76
1879	412,832	328,426	47,856	36,550	91.1	5.23
1880	439,727	349,581	48,565	44,581	89.9	5.30
1881	494,520	367,918	47,168	49,434	89.4	4.99
1882	493,132	400,968	44,846	47,318	90.4	5.11
1883	526,317	429,157	51,588	45,572	91.3	4.98
1884	569,953	465,984	47,245	56,724	90.0	5.31
1885	613,589	510,897	46,530	56,162	90.8	5.21
1886	665,770	559,112	57,547	49,111	92.6	5.00
1887	714,061	604,160	55,117	54,584	92.4	5.31
1888	768,247	638,030	66,852	63,365	91.8	5.11
1889	828,613	698,587	69,527	60,499	92.7	5.07
1890	880,069	748,609	69,813	61,647	93.0	5.37
1891	930,344	804,565	70,365	55,394	94.0	5.17
1892	978,929	846,936	73,915	58,978	94.9	4.98
1893	1,014,350	884,150	79,994	50,206	95.1	4.66
Average ..	..	..	..	..	91.8	5.10

TABLE XII.—EXPERIENCE of Sickness, Mortality, and Departures in each year 1878-93.

Year.	Sickness.								Mortality.			Departures by Arrears, &c., and Clearance, per 1,000 Members.
	Members Sick.		Duration.			Sick Pay.			Of Members.	Of Wives.		
	Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Number of Deaths.	Per 1,000 Members.	
			wks. dys.	working days.	£ s. d.	£ s. d.	s. d.					
1878	8,207	*	55,289	6 4	*	5 10 0	*	16 4	10.25	291	6.39	97.01
1879	8,519	*	58,974	6 5	*	5 10 11	*	16 0	9.93	240	5.27	111.57
1880	8,310	*	58,443	7 0	*	5 11 1	*	15 10	9.26	218	4.75	95.85
1881	8,554	*	62,174	7 2	*	5 15 0	*	15 10	11.92	288	6.01	85.73
1882	8,966	*	64,311	7 1	*	5 12 7	*	15 8	11.87	277	5.43	90.31
1883	9,482	202.5	70,722	7 3	9.1	5 16 0	1 3 6	15 7	10.77	321	5.83	90.09
1884	9,286	183.6	71,907	7 4	8.5	5 18 11	1 1 10	15 4	10.87	326	5.54	100.75
1885	10,920	206.1	78,642	7 1	8.9	5 12 3	1 3 2	15 7	10.15	353	5.68	93.32
1886	10,177	183.3	80,621	7 5	8.7	6 4 9	1 2 11	15 9	10.52	362	5.42	95.68
1887	11,209	190.2	88,532	7 5	9.0	6 3 0	1 3 5	15 7	11.28	321	4.52	121.13
1888	11,227	181.1	89,602	8 0	8.7	6 0 0	1 1 9	15 0	10.45	383	5.07	101.49
1889	12,243	183.8	99,230	8 0	8.9	6 3 11	1 2 10	15 4	10.81	437	5.35	116.18
1890	14,806	210.0	115,906	7 5	9.9	5 19 9	1 5 2	15 4	10.70	434	5.02	122.78
1891	17,693	241.9	128,431	7 2	10.5	5 10 10	1 6 10	15 3	11.21	454	5.09	123.25
1892	13,968	190.9	124,668	9 0	10.2	6 10 2	1 4 10	14 7	10.32	417	4.70	144.10
1893	16,611	236.0	138,706	8 2	11.8	6 1 11	1 8 9	14 7	9.92	359	4.25	154.69
Average ...	...	200.9	...	7 4	9.5	5 17 7	1 4 1	15 6	10.64	...	5.27	109.00

* See footnote to Table IX. on previous page.

TABLE XIII.—SUMMARY of all the Funds possessed by Friendly Societies in Victoria at the end of 1893.

Names of Funds.						Amount.		
						£	s.	d.
Sick and Funeral Funds	...	...	...	...	...	982,390	17	5½
Medical and Management Funds	...	...	...	...	...	31,958	8	3½
Widows and Orphans' Funds	...	...	...	...	...	11,066	0	0
Congregational Ministers' Provident Society Funds	...	...	...	...	...	11,932	2	10
Other Funds, chiefly Benevolent and Suspense Funds	...	...	...	...	...	11,396	5	7½
Grand Total						1,048,743	14	2½
Average per Member						12	15	10

